Your Guide to Personal Online Banking

Bell Bank

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Getting Started

Welcome to Online Banking with Bell Bank! Whether at home or at the office, from a mobile phone, tablet or laptop, we strive to make your online banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the online banking process. If you have additional questions, contact us at 866-221-1136.

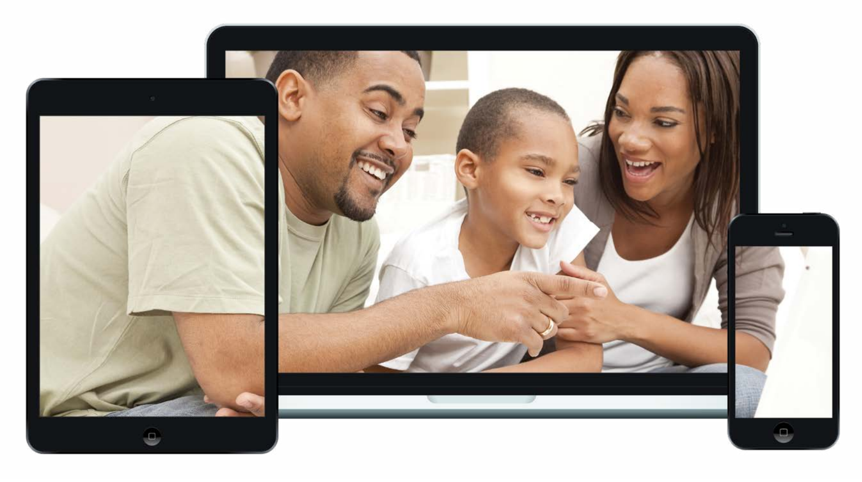


Table of Contents

Getting Started

Home Page

Security

Transactions

Bill Pay

Additional Features

Getting Started

New User Enrollment

If you're new to Online Banking with Bell Bank, you need to complete the enrollment process the first time that you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

1. Type bell.bank into your browser and click the "Sign up now" link.
2. Fill out the Online Banking Enrollment Form with the required information and click the **Submit Enrollment** button.

> **Note**: The details that you provide are verified by comparing them to your contact information in our system. If the information does not match, call us at 866-221-1136 to update your profile.

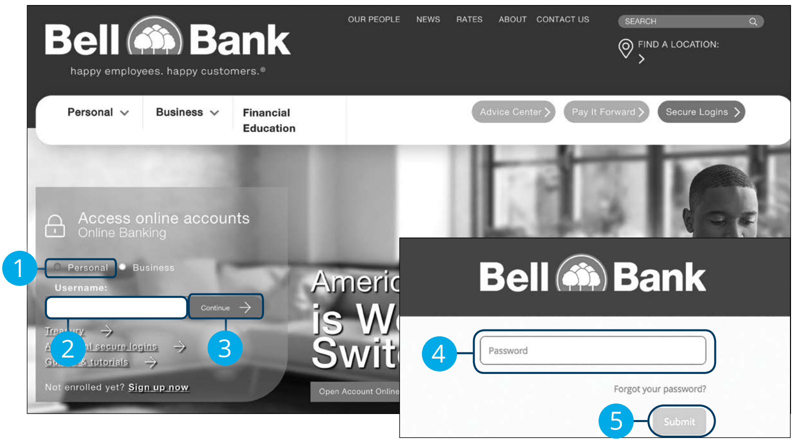
> **Note**: Go to page 19 to view best username and password security practices.

3. A confirmation message appears. Click the **Continue** button.
4. Choose the contact method that allows Bell Bank to reach you immediately with a Secure Access Code (SAC). This numbered code is only valid for a short time, and if it expires, you need to request a new one. If you close your browser before receiving the SAC, you can log in again and select the **Enter your Secure Access Code** button.
5. Enter the SAC and click the **Submit** button.
6. Choose whether to register your device for future logins. If you click the **Register Device** button, you will not need to request SAC's from that device in the future. A cookie will be placed on your device. If this cookie is deleted, you will need to re-register your device.
7. Review the Online Banking Services Agreement on the Disclaimers page and click the **I Accept** button to agree to the terms and conditions.
8. A view-only profile page appears. Review the information and click the **Submit** button.
9. Congratulations! You have successfully logged in to Online Banking! If you have any questions or concerns, call us at 866-221-1136.

Getting Started

Logging In

After your first-time enrollment, logging in is easy and only requires your username and password. If you are logging in using a device that you have not previously registered, you need to request a Secure Access Code (SAC).

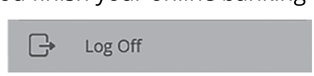


1. Select **Personal**.
2. Enter your username.
3. Click the **Continue** button.
4. Enter your password.
5. Click the **Submit** button.

Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 866-221-1136 for assistance.

Logging Off

For your security, you should always log off when you finish your online banking session. We may also log you off due to inactivity.

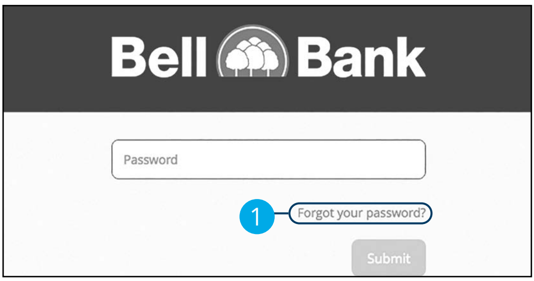


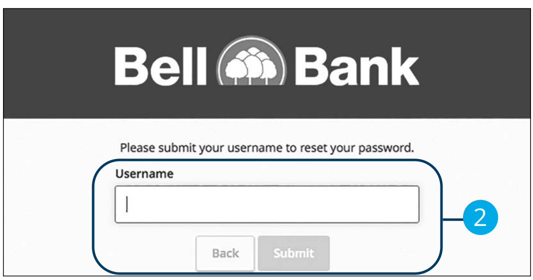
1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.

Getting Started

Resetting A Forgotten Password

If you happen to forget your password, you can easily reestablish a new one from the password page after entering in your username—no need to call us!

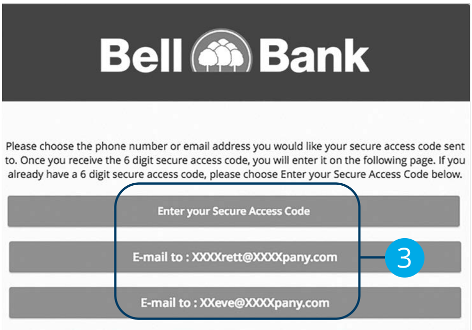


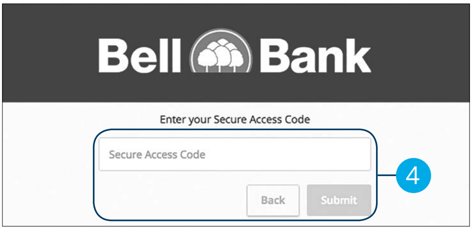


1. Click the "Forgot your password?" link.

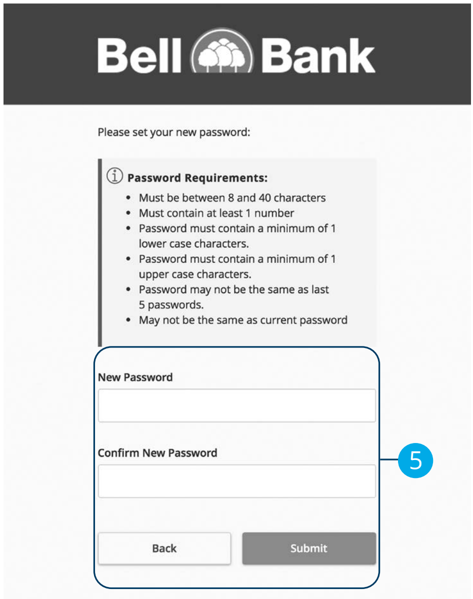
2. Enter your username and click the **Submit** button.

Note: You may not be able to change your password if your account is locked.





3. Choose the contact method that allows Bell Bank to reach you immediately with a 6-digit Secure Access Code (SAC). Each Secure Access Code is good for one time use and valid for 15 minutes.
4. Enter the SAC and click the **Submit** button.



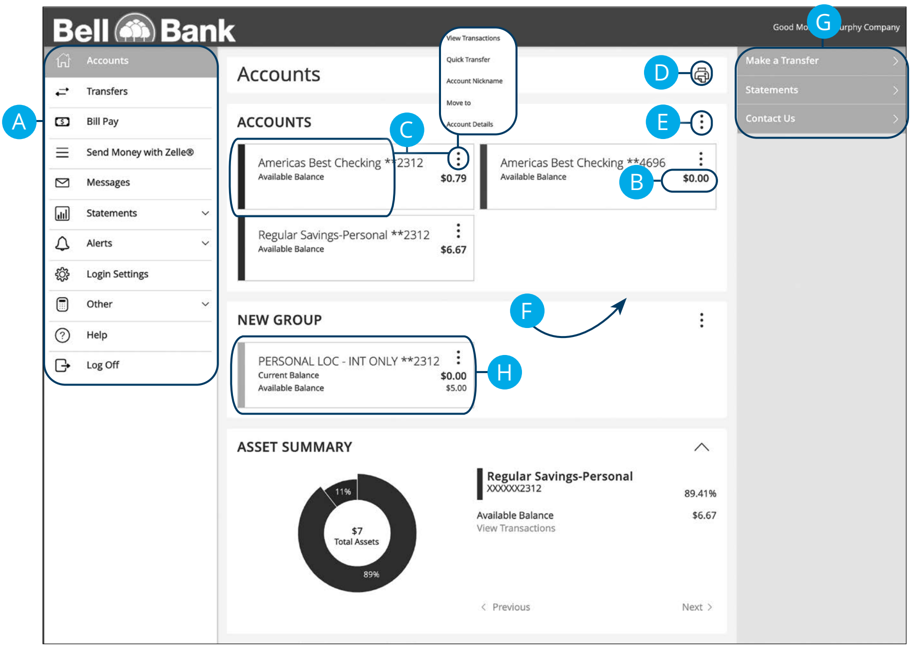
5. Create a new password based on our password requirements and click the **Submit** button when you are finished.

Note: Go to page 19 to view best username and password security practices.

Home Page

Home Page Overview

After logging in, you are taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Online Banking. Here you can view the balances in your Bell Bank accounts, see your account summaries and more!



Note: The letters correspond to several available features on the Home page.

A. The navigation bar appears in every view on the left side of the screen. You can navigate to Online Banking features by selecting the appropriate drop-down tab.

B. Your Bell Bank accounts are displayed in an account card with its balance.

C. If you click an account name, you are taken to the Account Transactions page. You can also click the ⋮ icon on the right side of an account card to select one of the available quick options of View Transactions, Quick Transfer, Account Nickname or Account Details.

D. The icon allows you to print a summary of current available funds in your accounts.

E. You can expand or collapse account details by clicking the ⋮ icon.

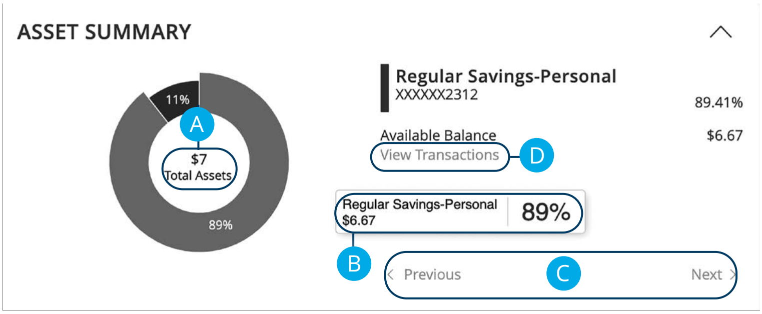
F. If you click and hold an account card, you can drag and drop it to a new location to change the order in which your accounts appear.

G. The Quick Actions links in the top right corner let you quickly access different Online Banking features.

H. If you have a mortgage with Bell Bank, click the mortgage card to make a payment, setup a recurring payment and view additional loan details or recent activity.

Account Summary Overview

If you ever need to quickly assess how much money is in all of your accounts, you can scroll down to Account Summary on the Home page. This interactive chart represents your total assets, represented by specific colors and percentages.



A. The Total Assets widget gives you the total amount of money in your accounts and breaks down those funds into percentages.

B. Each colored piece represents one of your Bell Bank or linked accounts and displays its percentage of total funds as well as the balance.

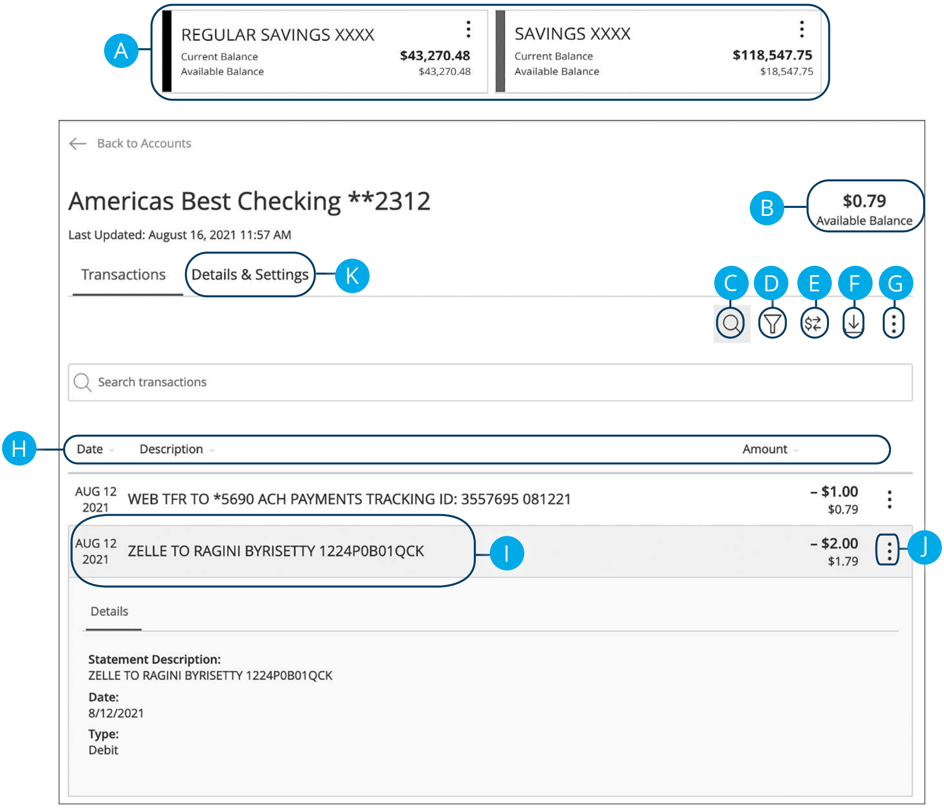
C. Clicking "Next" or "Previous" lets you view different accounts and details.

D. You can click the "View Transactions" link for more information.

Home Page

Account Transactions Overview

Selecting a Bell Bank account on the Home page takes you to the Account Transactions page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances so you stay organized and on top of your finances.



A. On the Home page, you can click on an account name to view the Account Transactions screen.

B. The available balance of that account is displayed in the top right corner.

C. The icon opens the search bar to find transactions within that account.

D. Transactions can be sorted by time, type, amount or check number. Click the icon for more options.

E. Make a quick transfer by clicking the icon. See page 17 for additional details.

F. Export your transactions into a different format by clicking the icon.

G. The ⋮ icon lets you send a secure message about that account or print a list of transactions.

H. The ▼ icon indicates how the Date, Description and Amount columns are sorted.

I. You can view more details about a transaction by clicking on it.

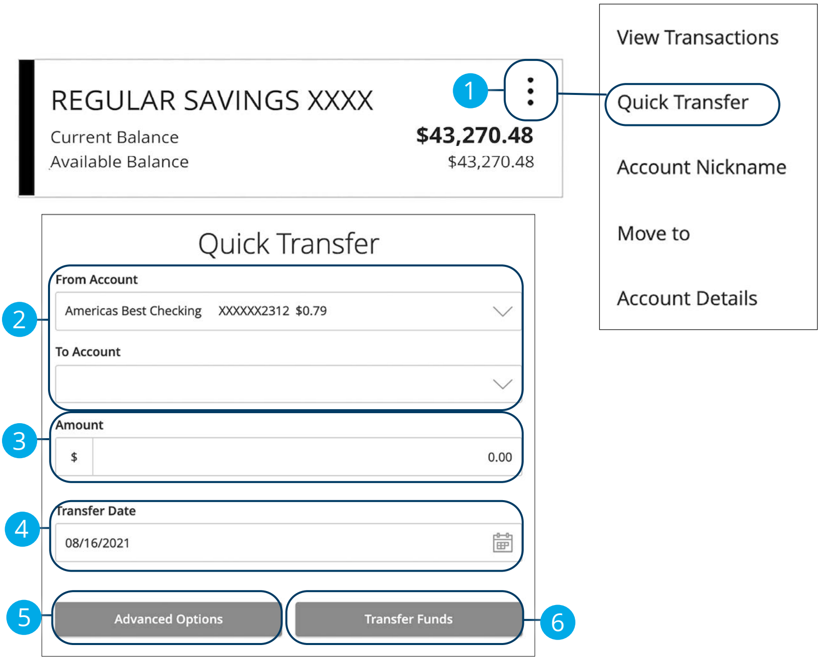
J. The ⋮ icon lets you send a secure message about that transaction or you can print details about it.

K. Click the **Details & Settings** tab to view additional account details such as interest rate, current balance, available balance as well as change the account's visibility.

Home Page

Quick Transfer

No need to run to a branch to move money from one account to another!
If you're ever in a rush, the Quick Transfer option provides you with a simple way to do those transactions.

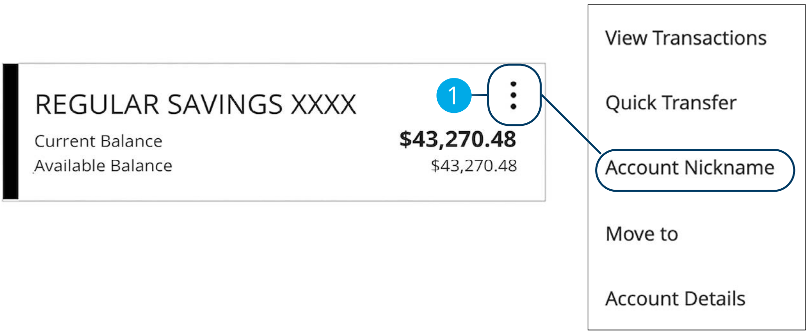


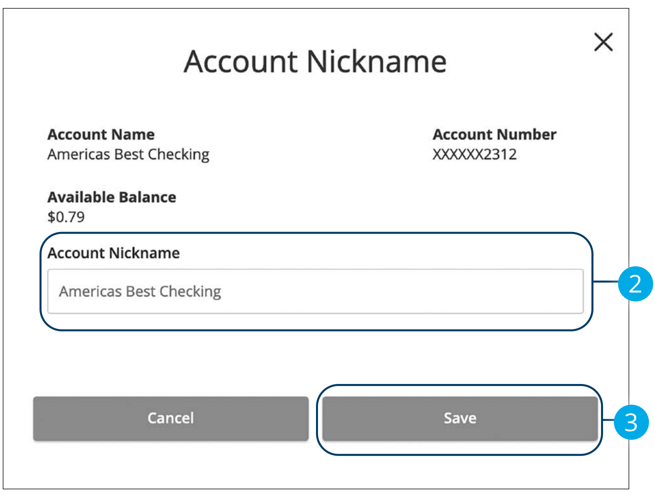
1. Click the ⋮ icon right side of an account card and select Quick Transfer.
2. Use the "From" and "To" drop-downs to choose accounts to send and receive the funds.
3. Enter an amount to transfer.
4. Enter a transfer date.
5. (Optional) Click the **Advanced Options** button to be redirected to the Funds Transfer feature.
6. Click the **Transfer Funds** button when you are finished.

Home Page

Account Nickname

Change an account's nickname directly from the home page.



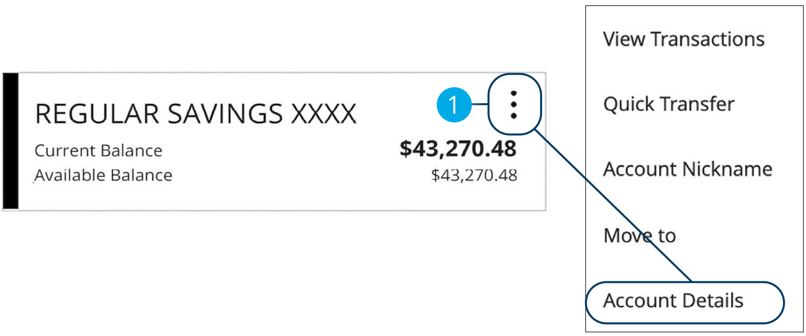


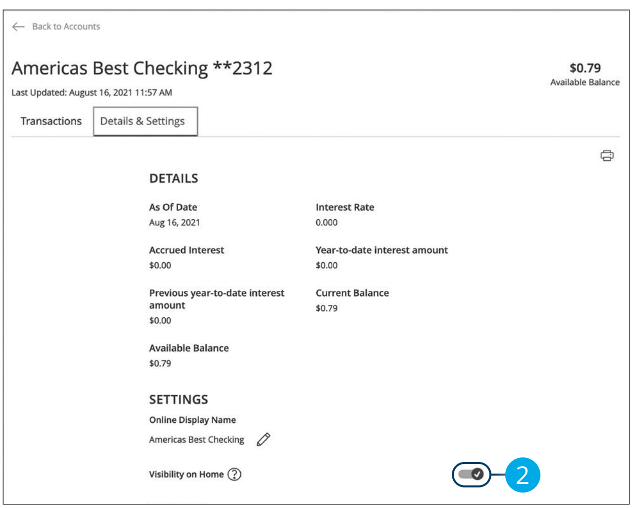
1. Click the ⋮ icon right side of an account card and select Account Nickname.
2. Enter a new account nickname.
3. Click the **Save** button when you are finished.

Home Page

Account Settings

View additional details about an account and change the accounts visibility.



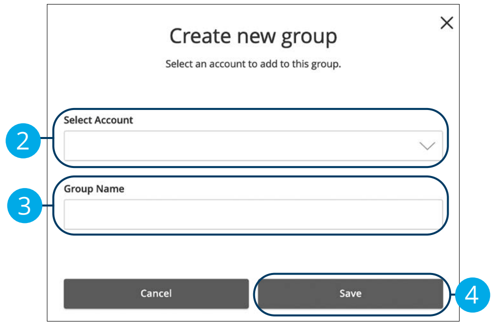


1. Click the icon right side of an account card and select Account Details.
2. Use the **Account Visibility** switch to toggle whether or not your account is visible on the Home page.

Home Page

Account Grouping

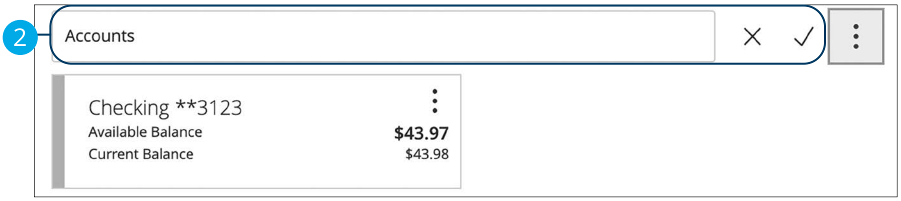
You can organize your internal and linked accounts into groups, so the Home page appears in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.



1. Create a new group by clicking the ⋮ icon and selecting “Create new group.”
2. Use the drop-down to select an account.
3. Enter the group name.
4. Click the Save button.

Editing a Group Name

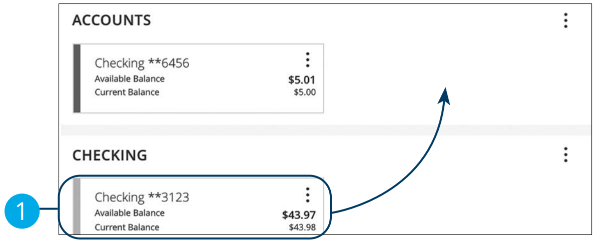
The names of existing groups can be edited in just two easy steps.

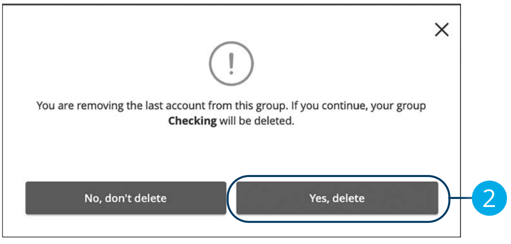


1. Click ⋮ icon and selecting "Edit group name."
2. Enter a new name and click the check mark when you are finished.

Deleting a Group

After a group is made, you can reorganize the Home page by deleting a group without removing those accounts from the Home page.





1. Remove all accounts from a group by clicking and holding an account tile and dragging it to another group and dropping it.
2. Click the **Yes, delete** button to delete the group.

Security

Protecting Your Information

Here at Bell Bank, we do all that we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for all your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up-to-date.
- Always use secure wireless (WiFi) networks that require a username and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off of Online Banking when you're finished and close the browser.

Username and Password

- Create strong passwords by using a mixture of upper and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices and avoid using features that save your usernames and passwords.

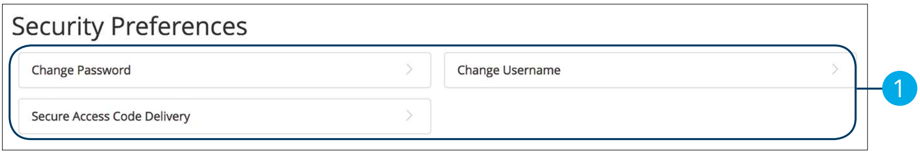
Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at 866-221-1136.

Security

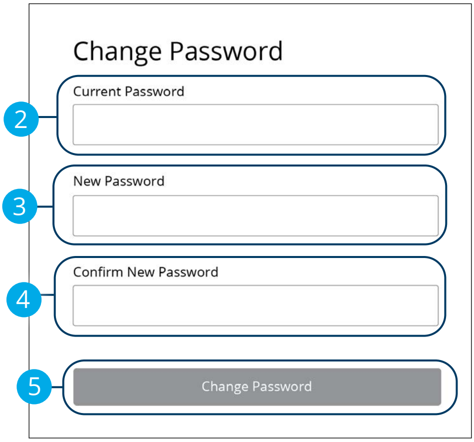
Login Settings

We take security very seriously at Bell Bank. Because of this, we've added various tools to help you better protect your account information. You can add and manage these features in Security Preferences to strengthen your online banking experience.



Change Password

When you need to, you can change your password within Online Banking. We recommend that you change your password regularly and follow our guidelines for creating a strong password.

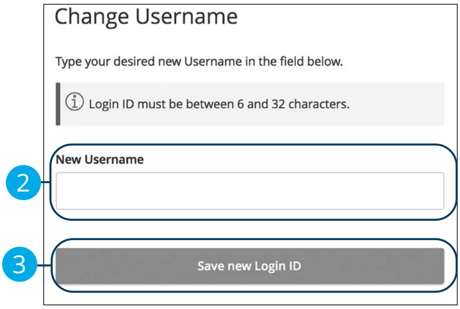


Click the **Login Settings** tab.

1. Click the **Change Password** button.
2. Enter your old password.
3. Create a new password.
4. Reenter your new password.
5. Click the **Change Password** button when you are finished making changes.

Change Username

You can also change your username at any time. To ensure that you create an effective username, create an ID that you will remember that follows our required guidelines.

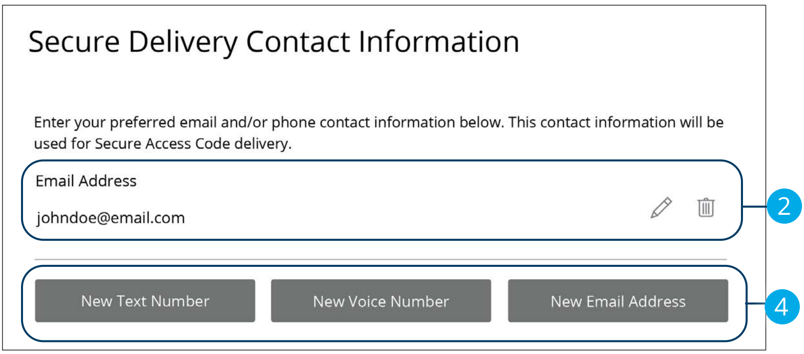


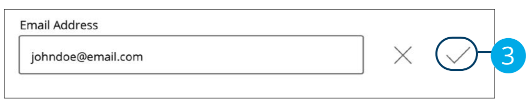
Click the **Login Settings** tab.

1. Click the **Change Username** button.
2. Enter your new username.
3. Click the **Save new Login ID** button when you are finished making changes.

Secure Delivery

Bell Bank verifies your identity using Secure Access Codes (SACs), which are numbered codes that are sent to you by email, phone or text. Within Security Preferences, you can make changes to your delivery preferences or add new ways we can contact you.





Click the **Login Settings** tab.

1. Click the **Secure Access Code Delivery** button.
2. Make changes to a secure delivery method by clicking the icon to make changes or the icon to delete a secure delivery method.
3. Enter your new contact information and click the icon when you are finished to save your changes.
4. Add a new delivery contact by clicking either the **New Email Address**, **New Voice Number** or **New Text Number** button at the bottom of the page.

Security

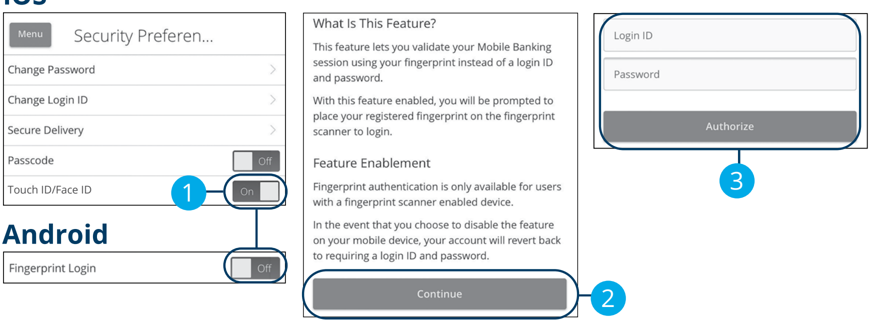
Mobile Security Preferences

Within Bell Bank's Online Banking app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into your Online Banking quick and easy but also adds an extra layer of security to your private information while you are on the go!

Enabling Touch ID or Fingerprint Login

Touch ID and Fingerprint Login are features that have fingerprint recognition technology that allows you to unlock your iOS or Android device, to make payments or authenticate transactions using just your fingerprint. With this feature enabled, you can now easily and securely sign in to your Online Banking using Touch ID or Fingerprint Login on our mobile app!

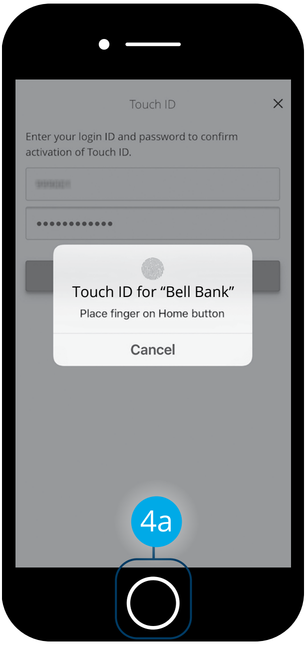
iOS

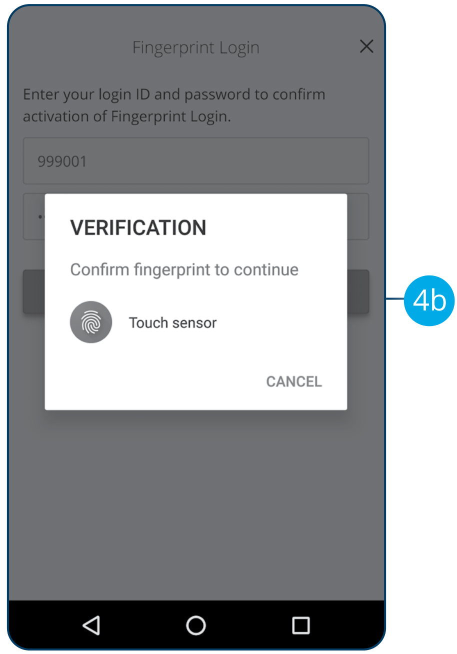


Sign in to Bell Bank's Online Banking app and tap the **Menu** button and then select the **Login Settings** tab.

1. Toggle the **Touch ID/Face ID** or **Fingerprint Login** switch from "Off" to "On."
2. Review the information about using fingerprint authentication and tap the **Continue** button.
3. Enter your login ID and password and tap the **Authorize** button.

Note: You must have Touch ID or Fingerprint enabled on your mobile device before enabling it through our Online Banking app.





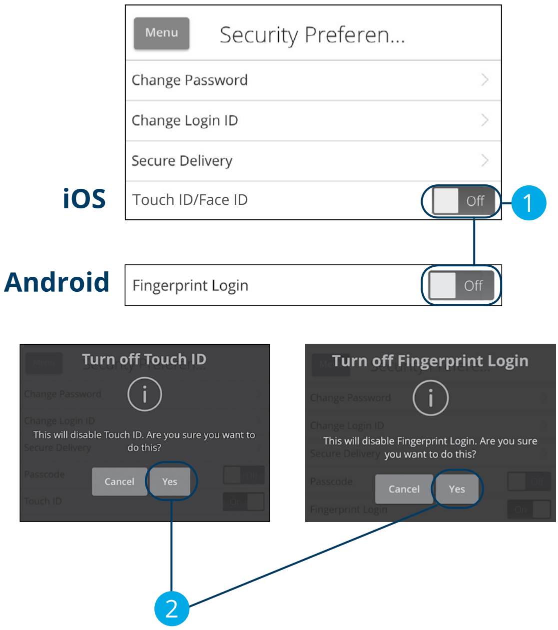
4. Scan your fingerprint

- **a. iOS Device**: Place your finger on the Home button to enable Touch ID.
- **b. Android Device**: Place your finger on the fingerprint scanner to enable Fingerprint Login. Location of scanner varies from device to device.

Note: If you change your password, you will need to turn Touch Id or Fingerprint Login OFF and then back ON to get the new password to register.

Disabling Touch ID or Fingerprint Login

You can disable Touch ID or Fingerprint Login if you no longer prefer to utilize them. When all features are disabled, you can sign in to your Online Banking using your login ID and password.



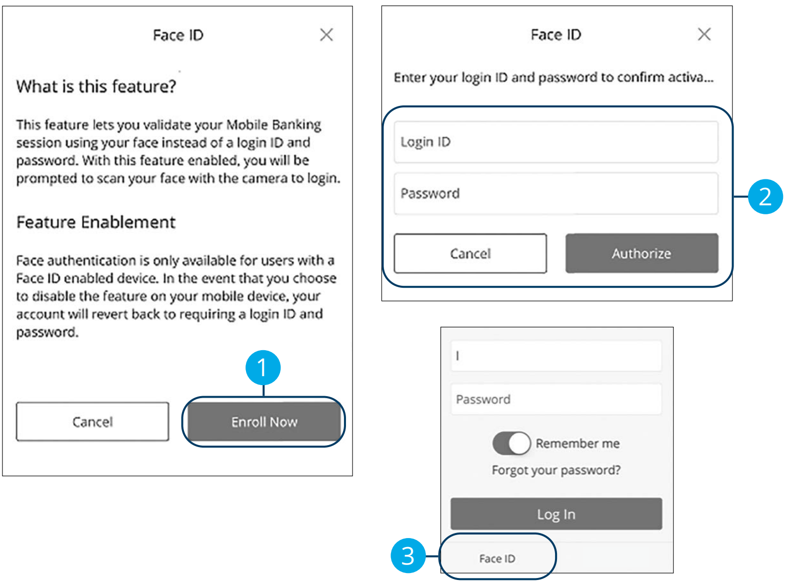
Sign in to Bell Bank's Online Banking app and tap the **Menu** button and then select the **Login Settings** tab.

1. Toggle the **Touch ID/Face ID** or **Fingerprint Login** switch from "On" to "Off."
2. Tap the **Yes** button to disable the feature.

Enabling Face ID or Biometrics

Face ID and Biometrics are features which utilizes facial recognition to allow you to unlock your iOS or Android device using your face instead of a login ID and password.

iOS

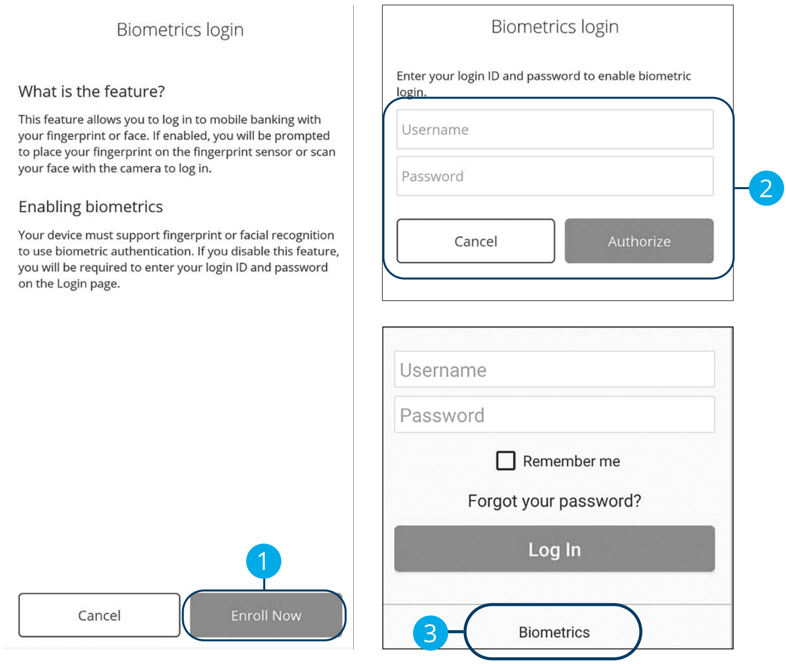


Open Bell Bank's Mobile app and tap the **Face ID** button.

1. Review the information about using a Face ID and tap the **Enroll Now** button.
2. Enter your login ID and password and tap the **Authorize** button.
3. Face ID is now set up. During your next login, tap the **Face ID** button to log in using Face ID.

Note: You must have Face ID enabled on your mobile device before enabling it through our Online Banking Mobile app.

Android



Open Bell Bank’s Mobile app and tap the **Biometrics** button.

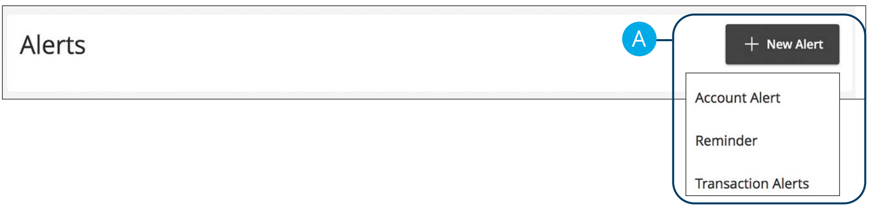
1. Review the information about using Biometrics and tap the **Enroll Now** button.
2. Enter your username and password and tap the **Authorize** button.
3. Biometrics is now set up. During your next login, tap the **Biometrics** button to log in using Biometrics.

Note: You must have Face recognition enabled on your mobile device before enabling it through our Online Banking Mobile app.

Security

Alerts Overview

Having peace of mind is critical when it comes to your online banking experience. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.



In the **Alerts** tab, click **Alerts**.

A. The "New Alert" drop-down lets you create an account, transaction or reminder alert.

B. The ^ icon allows you to collapse or expand alert details for each category.

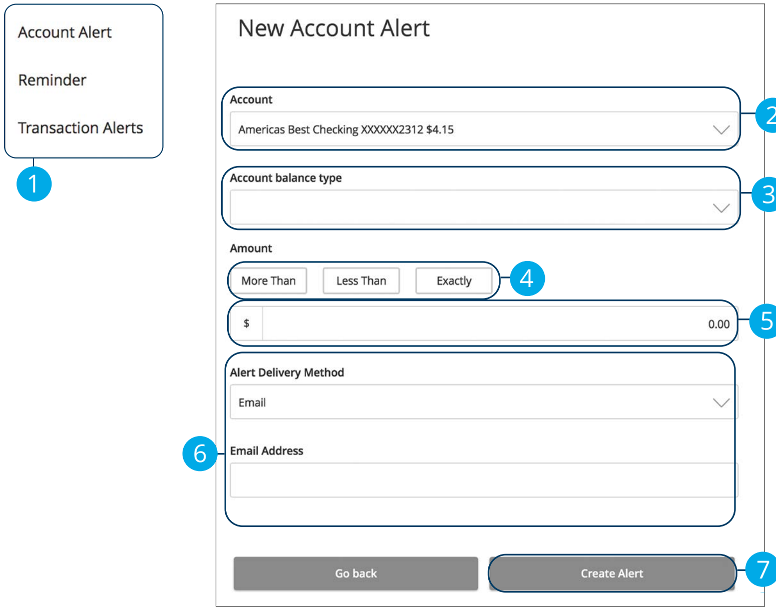
C. Toggling the switch turns an alert on or off without deleting it.

D. The "Edit" link lets you make changes to existing alerts.

Note: All alerts are automatically sent through secure messages, but you can also choose to receive them by email, phone, text message or push notification to your device.

Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances of your accounts go above or below a number you specify.



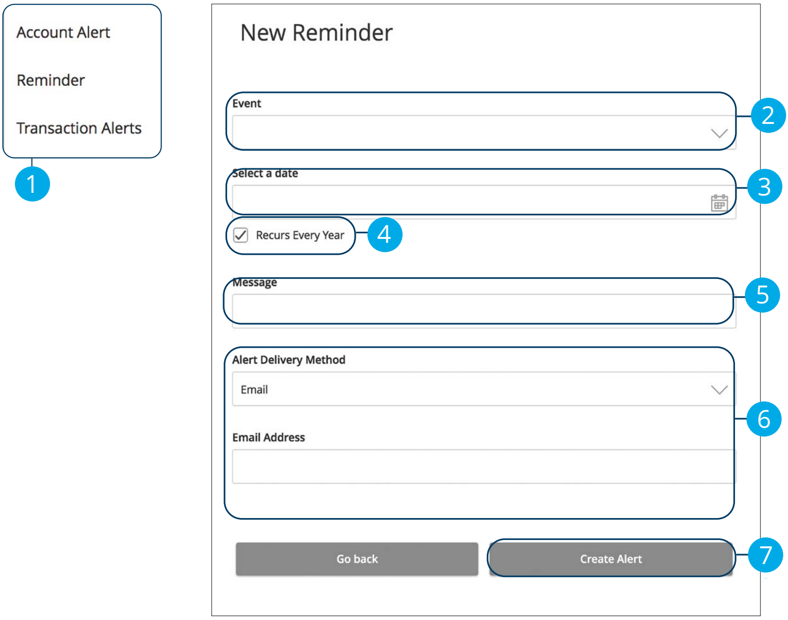
In the **Alerts** tab, click **Alerts**.

1. Use the “New Alert” drop-down and select “Account Alert.”
2. Use the drop-down to select an account.
3. Use the drop-down to select an account balance type.
4. Select a comparison.
5. Enter an amount.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

Note: For the most accurate balances with today’s pending transactions, select Available Balance for your account alert.

Reminder

Just like marking a calendar, you can set up alerts to remind you of specific dates or events. That way, you never forget a birthday or anniversary again!

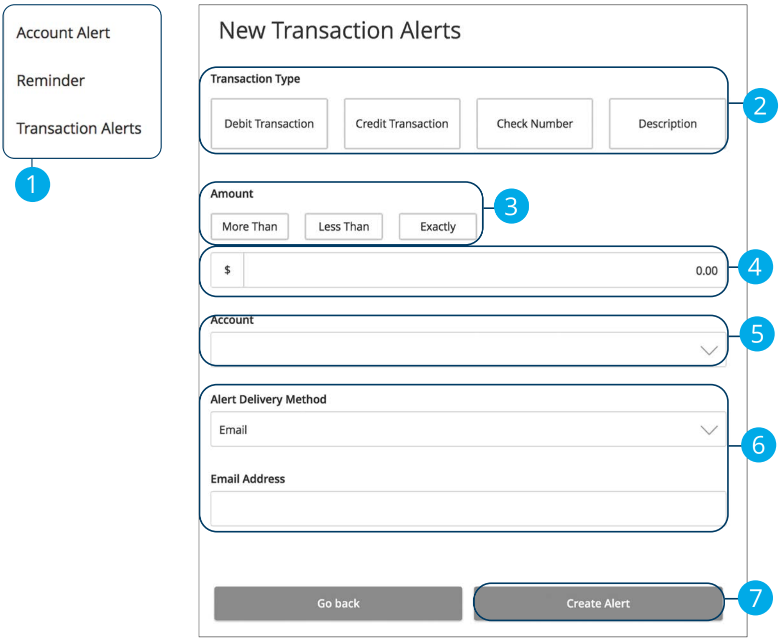


In the **Alerts** tab, click **Alerts**.

1. Use the “New Alert” drop-down and select “Reminder.”
2. Use the drop-down to select an event.
3. Enter the date for the alert to occur.
4. Check the box next to “Recurs Every Year” to have your alert repeat annually.
5. (Optional) Enter a message.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

Transaction Alerts

Different types of transactions can occur in your accounts. By creating Transaction Alerts, you can be notified when various transfers, payments or debits post to your account.



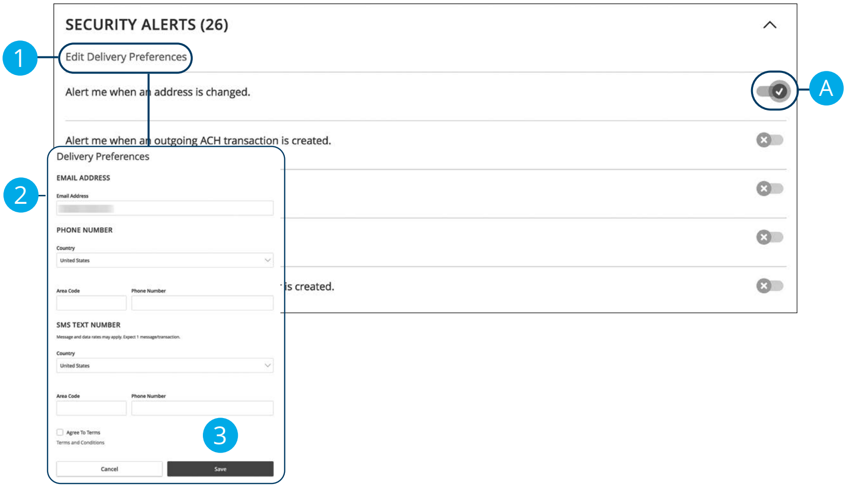
In the **Alerts** tab, click **Alerts**.

1. Tap the "New Alert" drop-down and select "Transaction Alerts."
2. Select a transaction type.
3. Select a comparison.
4. Enter an amount.
5. Use the drop-down to select an account.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

Security

Security Alerts Overview

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.



In the **Alerts** tab, click **Alerts**, then **Security Alerts**.

A. Toggling the switch turns an alert on or off without deleting it.

Edit Delivery Preferences

When a trigger occurs, Security Alerts are always sent to you through secure messages. You can add additional delivery methods to notify you about your accounts wherever you are.

In the **Alerts** tab, click **Alerts**, then **Security Alerts**.

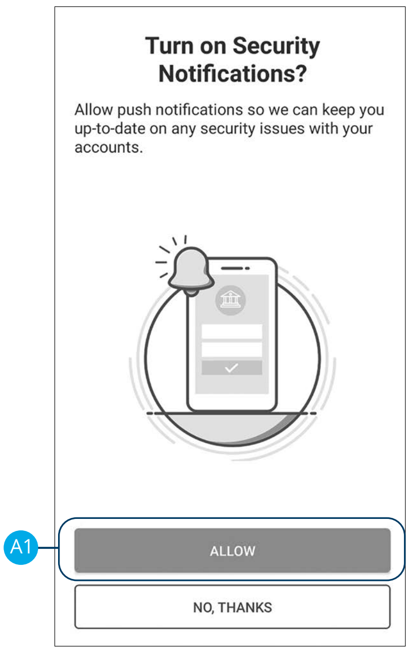
1. Click the “Edit Delivery Preferences” link at the top. These changes will apply to all Security Alerts.
2. Enter the information for your preferred delivery method.
3. Click the **Save** button when you are finished making changes.

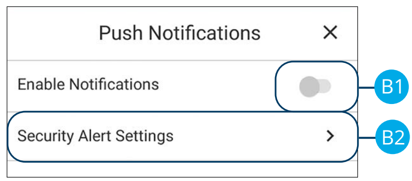
Security

Enabling and Disabling Push Notifications

Have alerts sent directly to your mobile device as push notifications. Push notifications are completely free to receive and will show up as a banner at the top of your lock screen or in your "notification tray."

Note: Push Notifications are available for security, reminder, account and transaction alerts.





A. When you first sign into Bell Bank's online banking app you have the option to enable push notifications for alerts by tapping the **Allow** button.

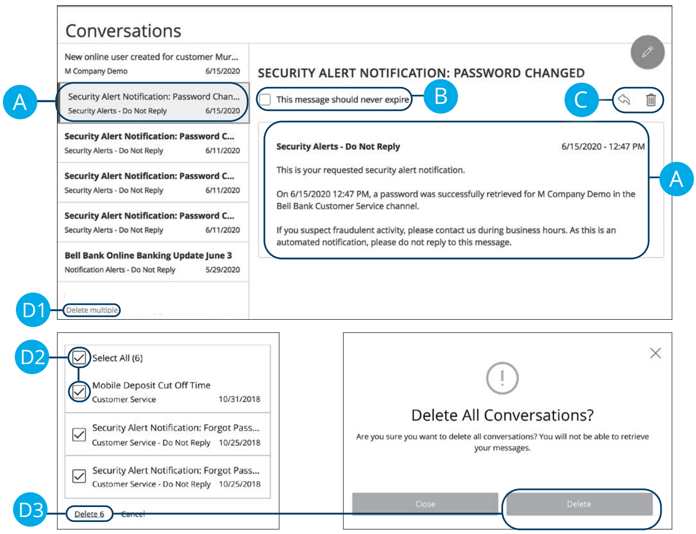
B. To enable or disable push notifications at a later time, in the **Alerts** tab, tap **Push Notifications**.

1. Use the **Enable Notifications** switch to enable or disable push notifications.
2. Tap the respective **Alert Settings** tab to edit alerts and their delivery preferences. See Alerts Overview section starting on page 31 for more information.

Security

Secure Message Overview

If you have questions about your accounts or need to speak with someone at Bell Bank, Secure Messages allow you to communicate directly with a Bell Bank customer service representative. From the Secure Messages page, you can find replies, old messages or create new conversations.



Click the **Messages** tab.

A. Click on a message to open it. Messages are displayed on the left side of the screen.

B. Messages automatically delete after a certain time. Check the box next to “This message should never expire” to prevent that message from being erased.

C. Delete an opened message by clicking the icon or reply by clicking the icon.

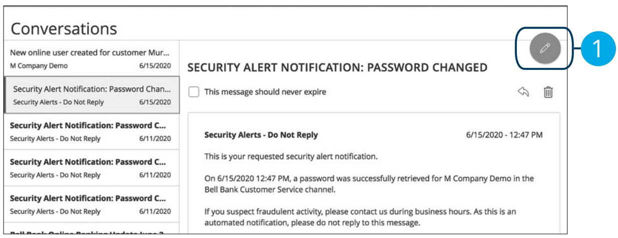
D. Deleting messages

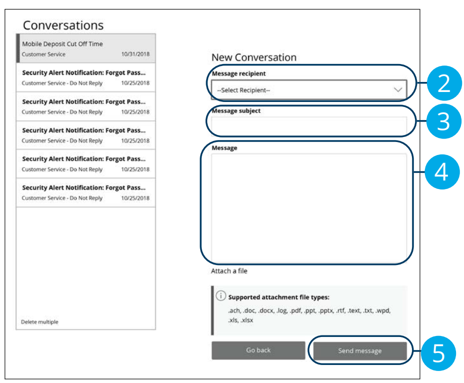
1. Click the “Delete Multiple” link.
2. Check the box next to the corresponding messages or check the box next to “Select All.”
3. Click the “Delete” link and then the **Delete** button to permanently delete the selected messages.

Security

Sending a Secure Message

Starting a new conversation through Online Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential personal information relating to your accounts or attach files within a new message.





Click the **Messages** tab.

1. Create a new message by clicking the icon in the top right corner.
2. Select the recipient from the drop-down.
3. Enter the subject.
4. Enter your message.
5. Click the **Send message** button when you are finished.

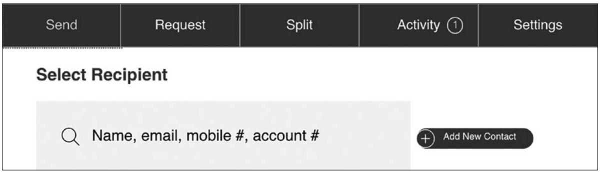
Transactions

Moving Money Overview

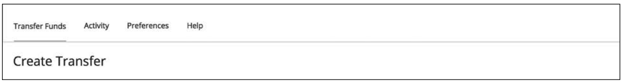
The heart of Online Banking is the ability to transfer funds on the go. Whether you are transferring money between your accounts or sending money to someone outside of Bell Bank, there are various features that help you transfer funds in different ways.

- **Funds Transfer**:
  Move money between your personal Bell Bank accounts.

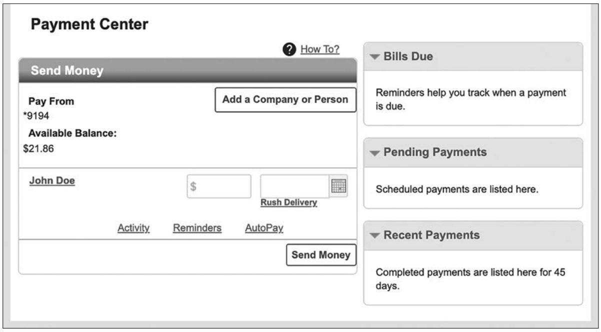
- **Send Money with Zelle®:**
  Electronically move money to a Bell Bank customer or non-customer.



- **External Transfers**:
  Move money after linking your external accounts.



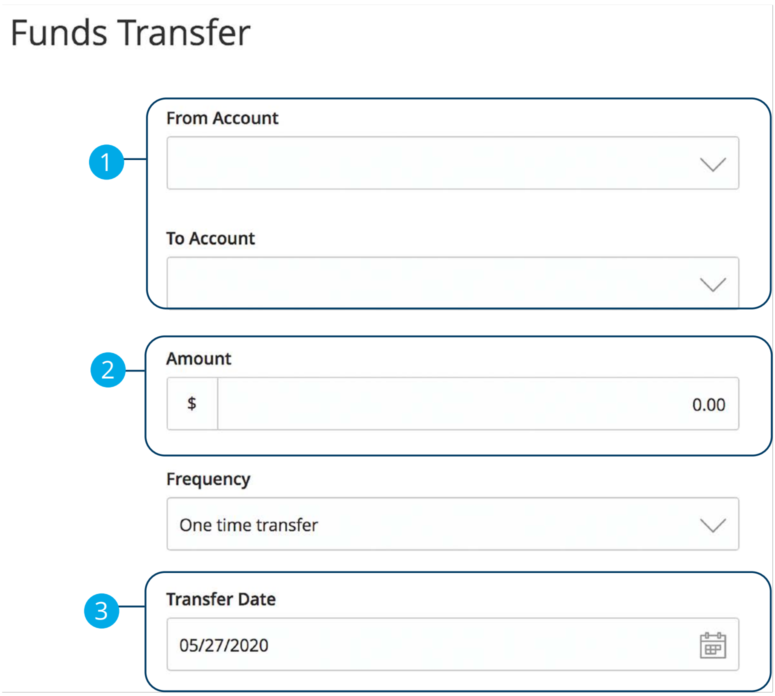
- **Bill Pay**:
  Move money to someone's external account or a company's account.



Transactions

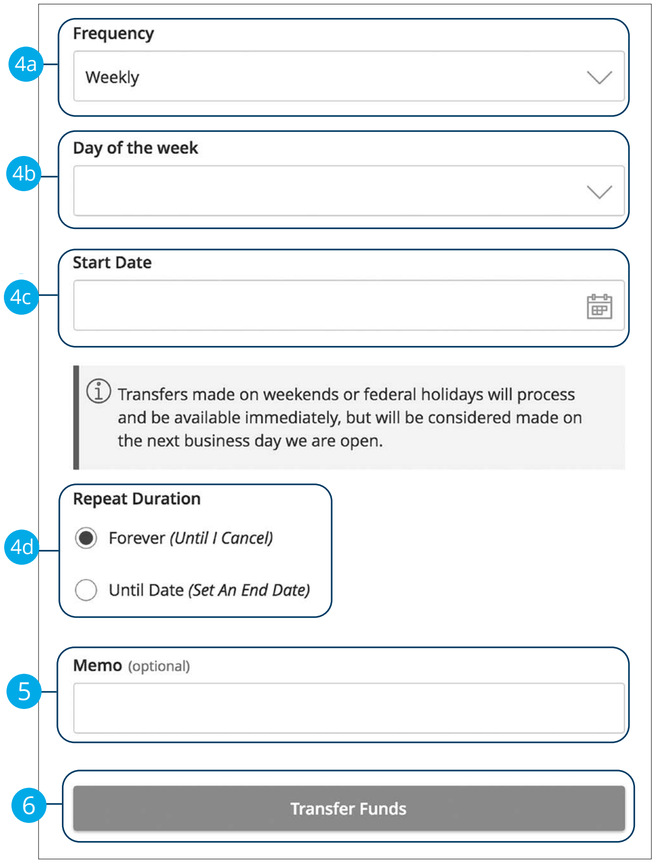
Transfers

When you need to make a one-time or recurring transfer between your personal Bell Bank accounts, you can use the Transfers feature. These transactions go through automatically, so your money is always where you need it to be.



Click the **Transfers** tab.

1. Select the accounts to transfer funds between using the "To" and "From" drop-downs.
2. Enter the amount to transfer.
3. (One-Time Transfer Only) Enter the date to process the transaction.



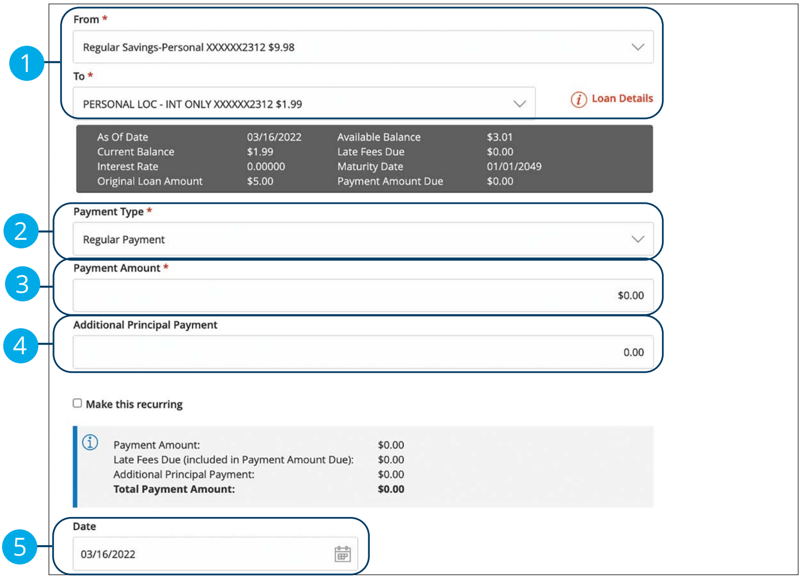
4. If you would like to set up a recurring transfer, follow the steps below:
    a. Use the drop-down to select a frequency.
    b. (For weekly transfers only) Use the drop-down to select a day of the week.
    c. Enter a start date for this transaction using the calendar features.
    d. Decide if the transfer will repeat forever or have an end date.
5. Enter a memo.
6. Click the **Transfer Funds** button when you are finished.

Note: You can view or cancel unprocessed transactions by accessing the Recurring Transactions tab within the Online Activity.

Transactions

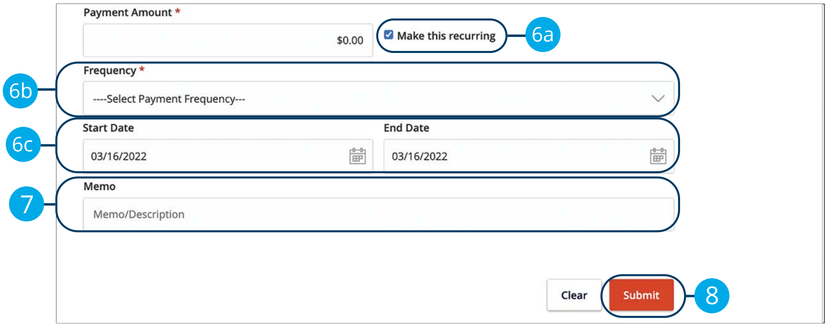
Loan Payments

If you need to make a one-time or recurring loan payment on a loan you have with Bell Bank, you can use the Loan Payment feature.



In the **Loan Payments** tab, click **Loan Payments**.

1. Using the "From" and "To" drop-downs, select the account the funds will be taken from and the account you wish to post the payment.
2. Select your payment type using the "Payment Type" drop-down.
    - **Regular Payment:** Payment will be applied to both the principal and interest and fees.
    - **Principal Only Payment:** A principal only payment allows you to make a payment directly towards the amount you borrowed.
    - **Paydown to $0:** The amount you need to pay to completely payoff your line of credit.
3. Enter the amount of the payment.
4. (Optional) For regular payments, enter an additional principal payment.
5. (One-Time Payment Only) Enter the date to process the transaction.



6. You can set up a recurring payment.

- **a.** Check the box next to "Make this recurring" to repeat the transfer.
- **b.** Use the "Frequency" drop-down to specify how often the transfer should occur.
- **c.** Enter a start and end date for this transaction using the calendar features.

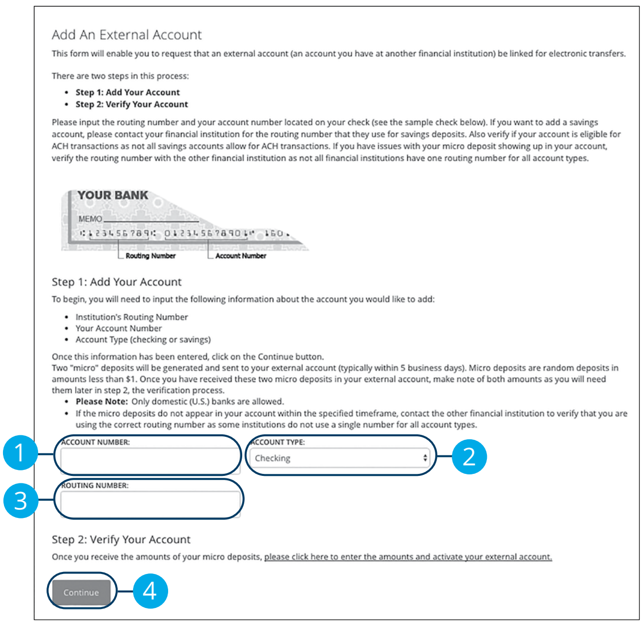
7. (Optional) Enter a memo.

8. Click the **Submit** button when you are finished.

Transactions

Adding an External Account For Loan Payments

Your checking and savings accounts at other financial institutions can be linked to Online Banking with Bell Bank, so you can conveniently make loan payments without ever leaving home! When you add another account, you are asked to verify your ownership of that account by confirming two small deposits Bell Bank makes into your external account.


Add An External Account

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers.

There are two steps in this process:

- **Step 1: Add Your Account**
- **Step 2: Verify Your Account**

Please input the routing number and your account number located on your check (see the sample check below). If you want to add a savings account, please contact your financial institution for the routing number that they use for savings deposits. Also verify if your account is eligible for ACH transactions as not all savings accounts allow for ACH transactions. If you have issues with your micro deposit showing up in your account, verify the routing number with the other financial institution as not all financial institutions have one routing number for all account types.

Step 1: Add Your Account

To begin, you will need to input the following information about the account you would like to add:

- Institution's Routing Number
- Your Account Number
- Account Type (checking or savings)

Once this information has been entered, click on the Continue button.
Two "micro" deposits will be generated and sent to your external account (typically within 5 business days). Micro deposits are random deposits in amounts less than $1. Once you have received these two micro deposits in your external account, make note of both amounts as you will need them later in step 2, the verification process.

- **Please Note:** Only domestic (U.S.) banks are allowed.
- If the micro deposits do not appear in your account within the specified timeframe, contact the other financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types.

ACCOUNT NUMBER:
ACCOUNT TYPE:
Checking
ROUTING NUMBER:

Step 2: Verify Your Account

Once you receive the amounts of your micro deposits, please click here to enter the amounts and activate your external account.

Continue

In the **Loan Payments** tab, click **Add External Account**.

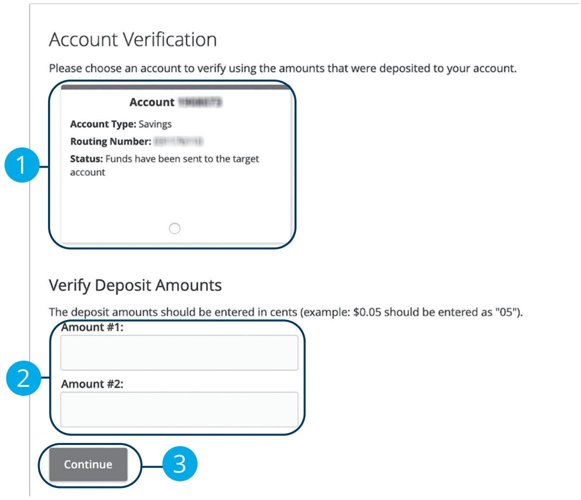
1. Enter the account number.
2. Select the type of account using “Account Type” drop-down.
3. Enter the financial institution’s routing number. These numbers are located at the bottom of a paper check or deposit slip from your checkbook.
4. Click the **Continue** button.

In one to three business days, two micro-deposits will appear in your external account. Once you receive the deposits, go to the **Verify External Account** tab to add the account.

Transactions

Verifying an External Account For Loan Payments

As soon as Bell Bank makes two small deposits of less than a dollar into your external account, you are asked to verify those amounts within Online Banking. Once they are confirmed, you can begin making loan payments from the external account.



In the **Loan Payments** tab, click **Verify External Account**.

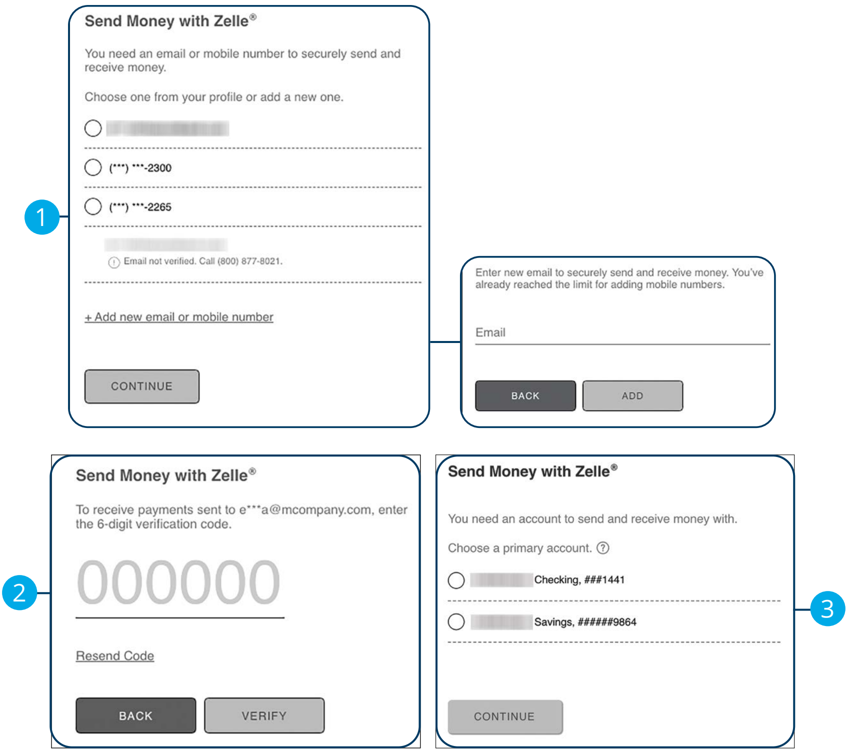
1. Select the account you would like to verify.
2. Enter the amounts of the two micro-deposits made into your external account.
3. Click the **Continue** button when you are finished.

Transactions

Send Money with Zelle® Setup

Send money to family and friends anywhere! Person-to-person payments are a digital cash alternative that make sending and receiving money as easy as emailing and texting. Whether it's paying allowance, splitting the check or sending a birthday gift, person-to-person payments allow you to quickly transfer money from your existing debit account to almost anyone.

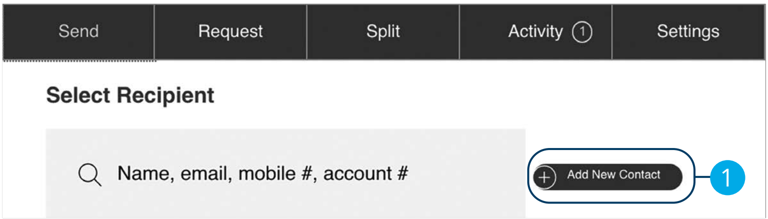
Initial Setup

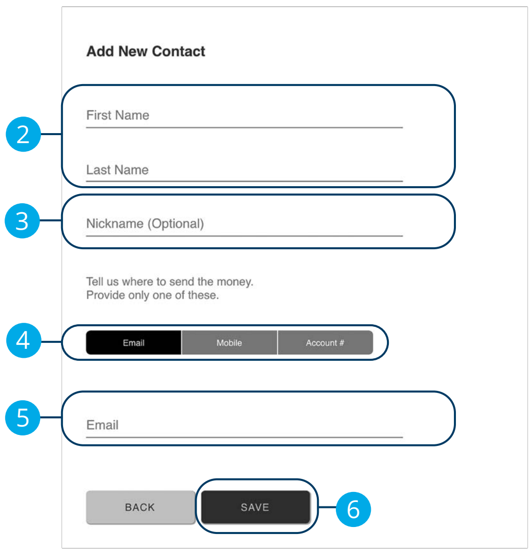


Click the **Send Money with Zelle®** tab.

1. Choose or add a new email address or mobile number to have a 6-digit verification code sent to.
2. Enter the 6-digit verification code.
3. Choose your primary account.

Adding a Recipient





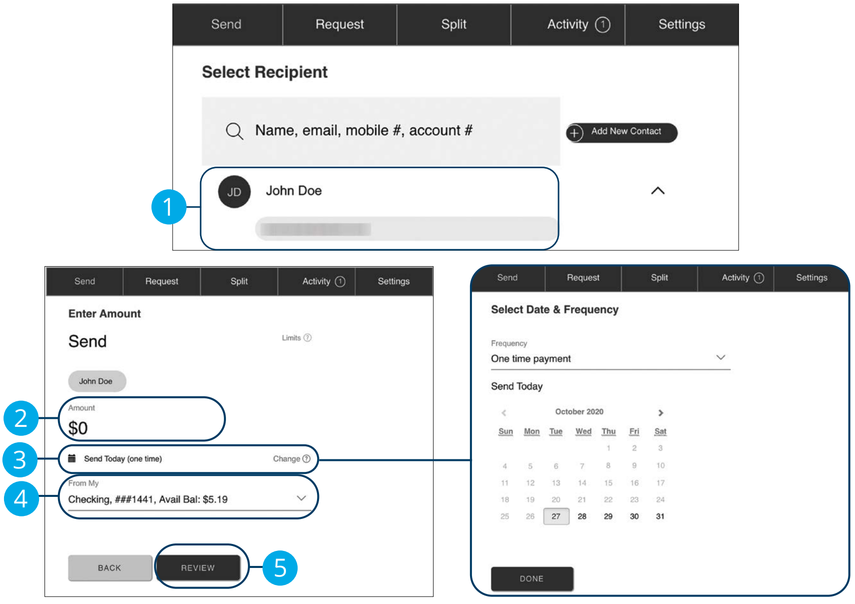
Click the **Send Money with Zelle®** tab.

1. Click the **Add New Contact** button.
2. Enter the recipient's first name and last name.
3. (Optional) Enter the recipient's nickname.
4. Choose where to send the money to.
5. Depending on your selection enter the recipient's email address, phone number or account number.
6. Click the **Save** button.

Transactions

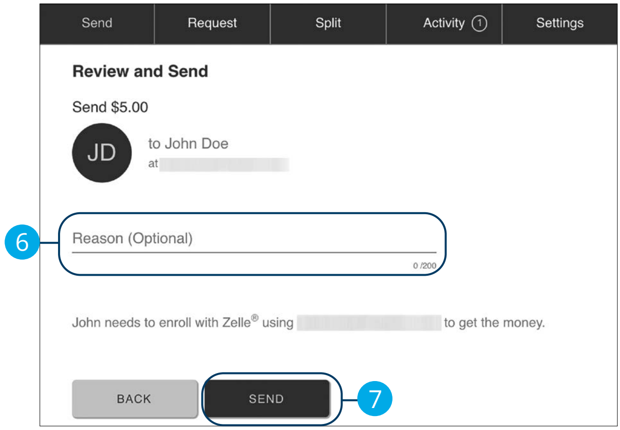
Send Money with Zelle®

Send money to any Bell Bank customer or non-customer using only their name and contact information.



Click the **Send Money with Zelle®** tab.

1. Select a recipient and choose a send method.
2. Enter an amount to send.
3. (Optional) Select a date, frequency and click the **Done** button.
4. Use the drop-down to select an account to send funds from.
5. Click the **Review** button.



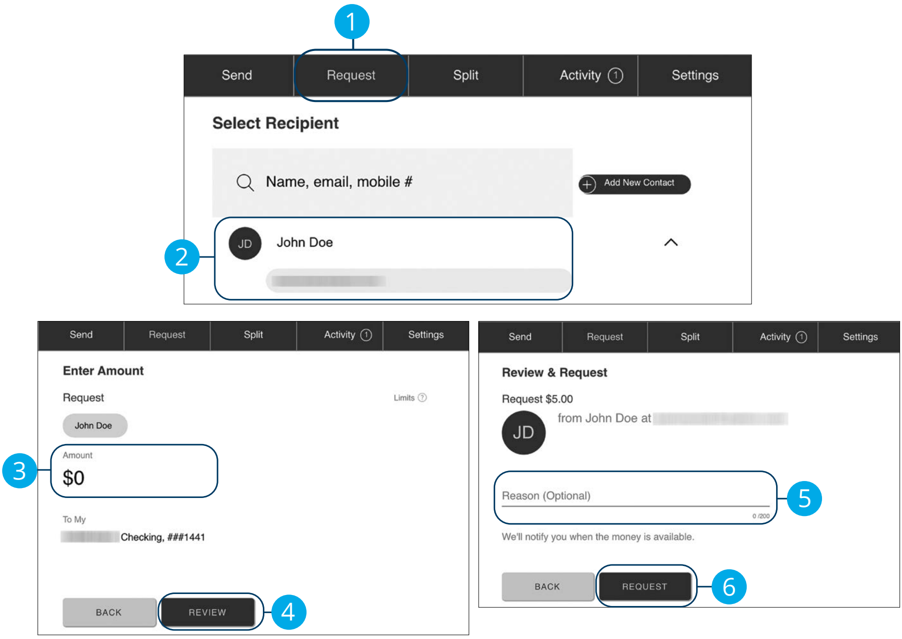
6. (Optional) Enter a reason for the payment.
7. Click the **Send** button.

Note: If your contact isn't registered with Zelle, we'll send them a notice about your payment and ask them to take a moment to register. Your contact will receive your money within 3 business days after registering with Zelle (or on the delivery date, whichever is later).

Transactions

Request Money with Zelle®

Request money from any Bell Bank customer or non-customer using only their name and contact information.



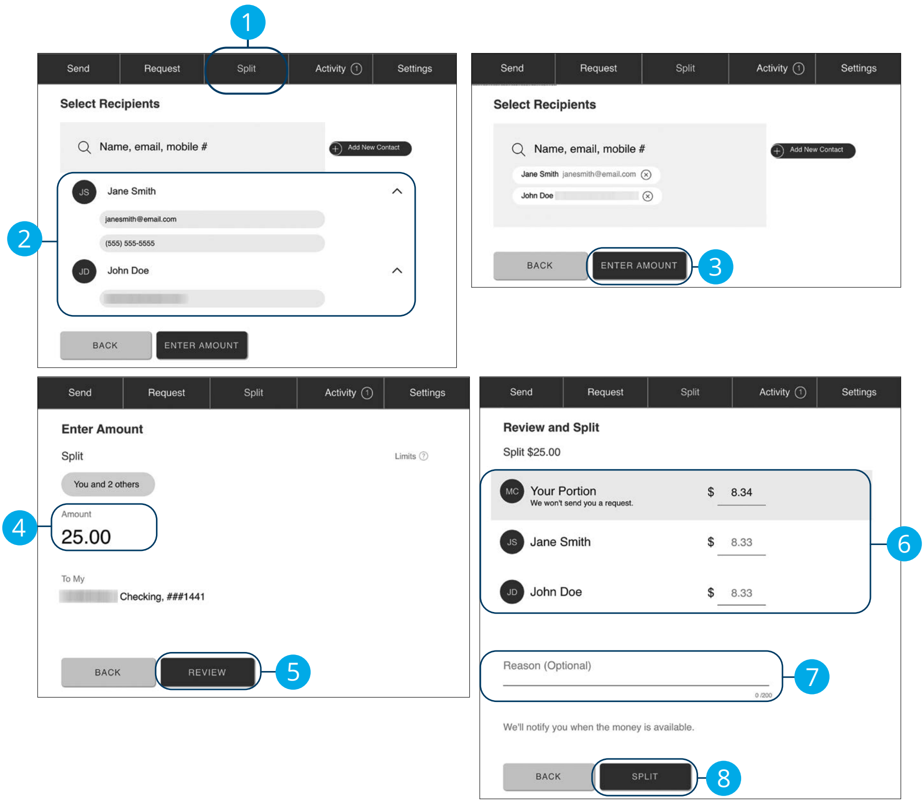
Click the **Send Money with Zelle®** tab.

1. Click the **Request** tab.
2. Select a recipient and choose a request method.
3. Enter an amount to request.
4. Click the **Review** button.
5. (Optional) Enter a reason for the request.
6. Click the **Request** button.

Transactions

Split Payment with Zelle®

Split a payment between multiple people.



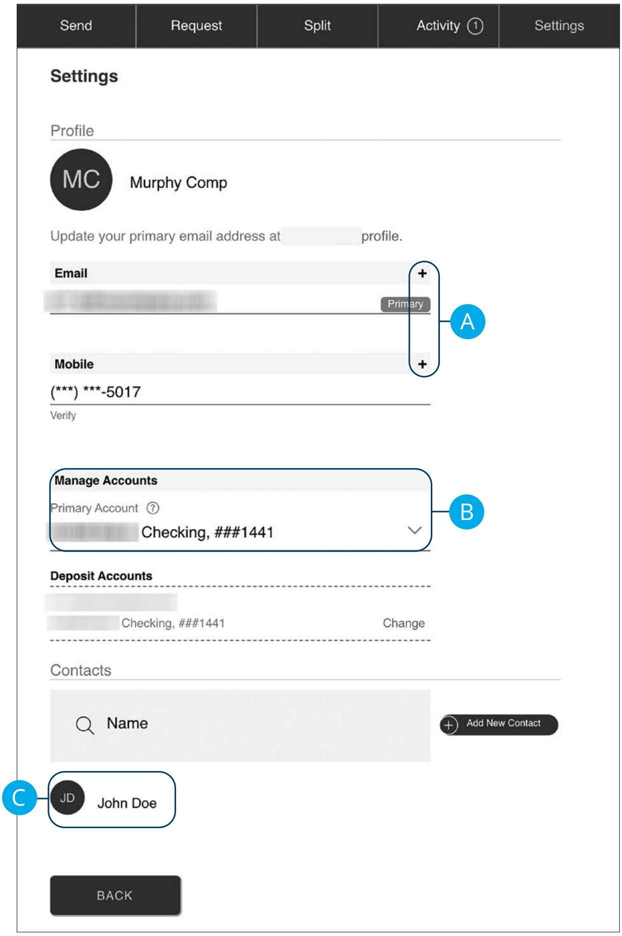
Click the **Send Money with Zelle®** tab.

1. Click the **Split** tab.
2. Select recipients and choose request methods.
3. Click the **Enter Amount** button.
4. Enter an amount.
5. Click the **Review** button.
6. (Optional) Make adjustments to the split.
7. (Optional) Enter a reason.
8. Click the **Split** button.

Transactions

Zelle® Settings

Update your email address or phone number, change your primary account or edit a contact's information.



Click the **Send Money with Zelle®** tab then click the **Settings** tab.

A. Click the plus icons to add a new email or mobile number.

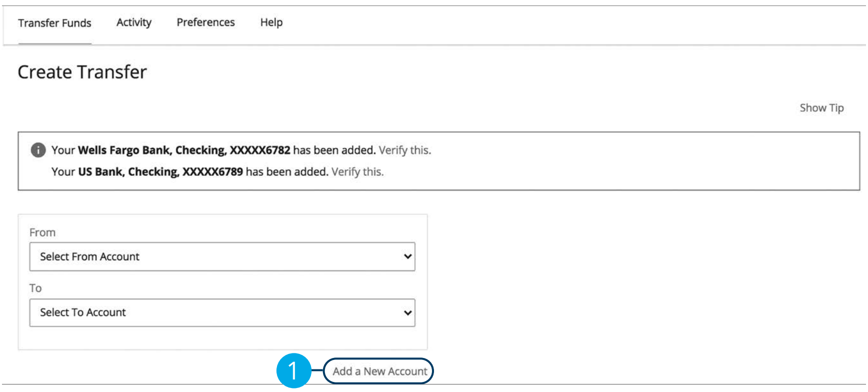
B. Use the drop-down to change your primary account.

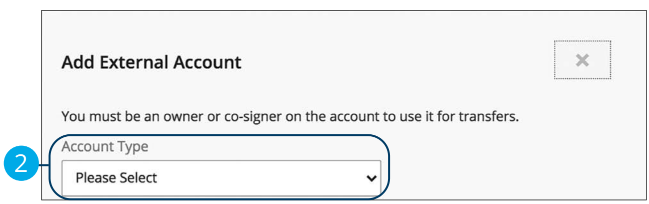
C. Click on a contact to edit their information.

Transactions

Adding an External Account

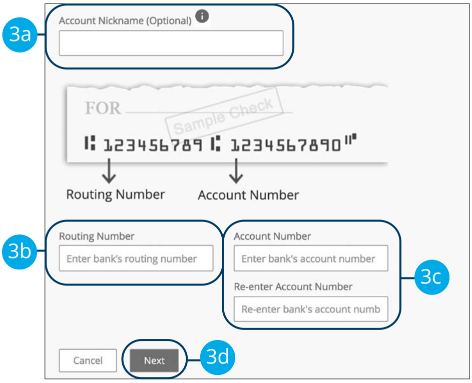
Your accounts at other financial institutions can be linked to External Transfer, so you can transfer money between two banks without ever leaving home.

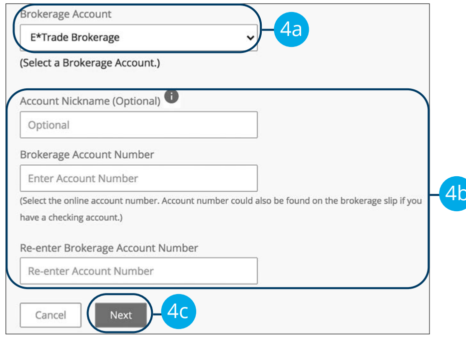




In the **External Transfer** tab.

1. Click the “Add a New Account” link.
2. Select the type of account using the “Account Type” drop-down.





3. For checking, savings, or money market accounts:

  a. (Optional) Enter an account nickname.

  b. Enter the financial institution's routing number. These numbers are located at the bottom of a paper check or deposit slip from your checkbook.

  c. Enter the account number.

  d. Click the **Next** button.

4. For investment accounts:

  a. Select the brokerage account using the "Brokerage Account" drop-down.

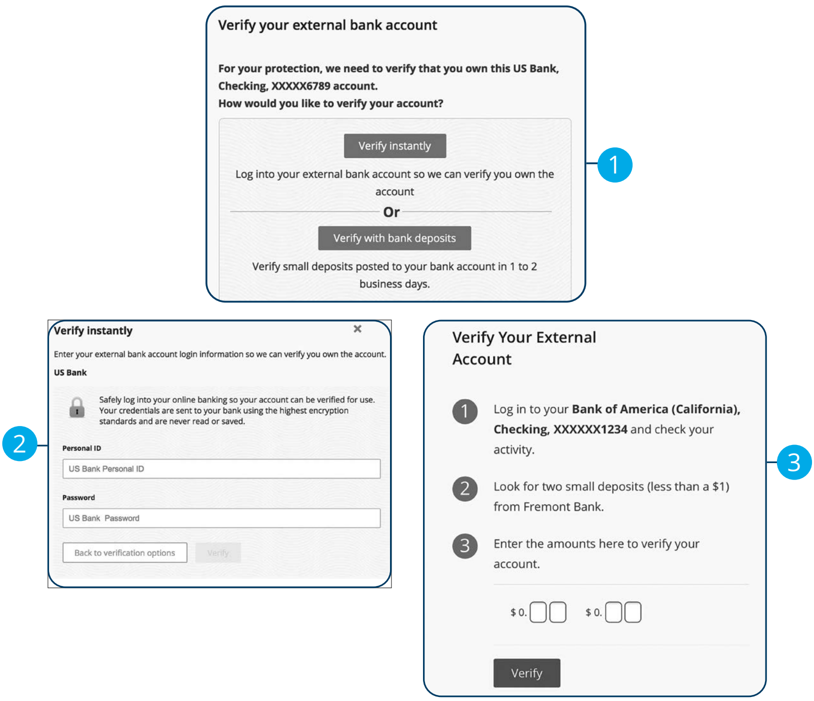
  b. Enter the required information. The requested account information will vary depending upon the brokerage account chosen.

  c. Click the **Next** button.

Transactions

Verifying an External Account

Before you can transfer funds to an account it must be verified



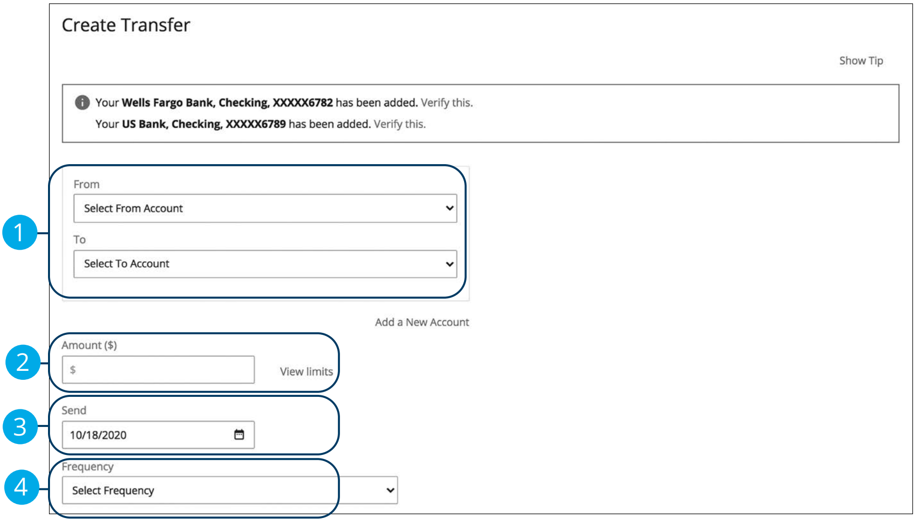
1. Choose how you would like to verify the account.
2. To verify an account instantly, enter your personal ID and password and click the **Verify** button.
3. To verify with bank deposits:
    a. Two small deposits will be made to your external account in 1 to 2 business days. Once the deposits have posted to your account, check your email for instructions on how to return to external transfers and verify the deposit amounts.
    b. Enter the two deposit amounts and click the **Verify** button.

> **Note**: After verifying your account, it will be active and ready for transfers.

Transactions

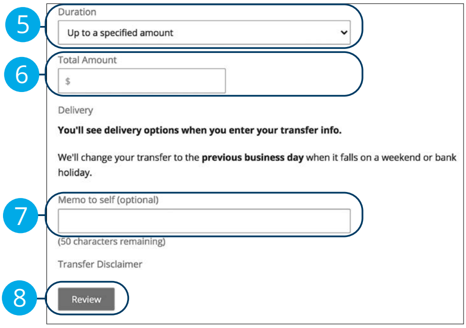
Sending an External Transfer

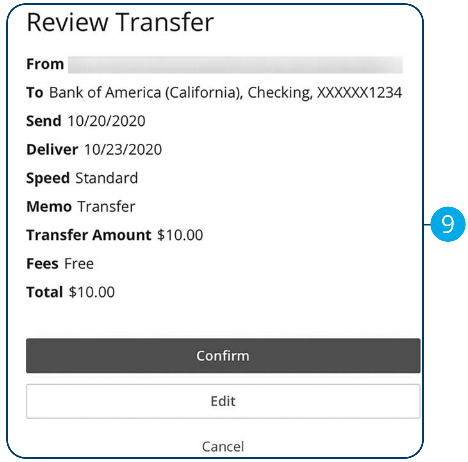
Transfer funds between your Fremont Bank account and an account with another bank or credit union or your Fremont Bank loan accounts.



In the **External Transfer** tab.

1. Use the drop-downs to select the from and to accounts.
2. Enter the amount to transfer. (Optional) Click the “View limits” link to view transfer limits.
3. Use the calendar feature to select a send date.
4. Use the drop-down to select a frequency.





5. If you would like to set up a recurring transfer, follow the steps below.

a. Choose a duration for the transfer.

- **Until I cancel:** Transfers occur on the scheduled frequency until the user cancels the recurring transfer.
- **Up to a specified amount**: Transfers occur on the scheduled frequency until a specified amount is reached.
- **Up to a specified number of transfers:** Transfers occur on the scheduled frequency until the designated number of payments have been completed.
- **Until a specified date:** Transfers occur on the scheduled frequency until the designated end-date.

6. Enter an amount, total number of transfers or end date if necessary.

7. (Optional) Enter a memo to self.

8. Click the **Review** button.

9. Review the transfer and click the **Confirm** button.

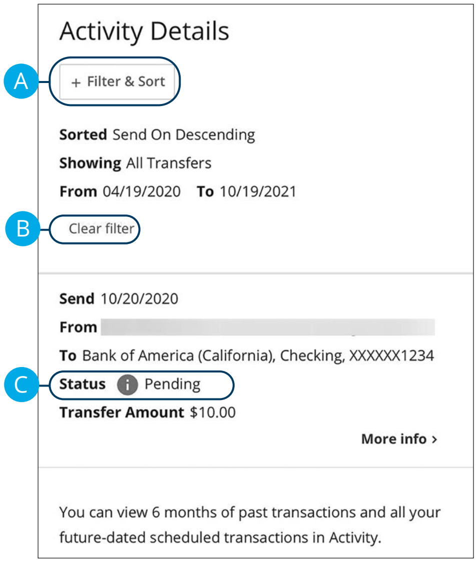
Note: We'll email you when a transfer is complete. We'll also display your transfers for the past 180 days on the **Activity** page.

Transactions

Managing External Transfers

All transfers initiated in the last 180 days through external transfers appear on the activity page.

Activity Page Overview



In the **External Transfer** tab, click **Activity**.

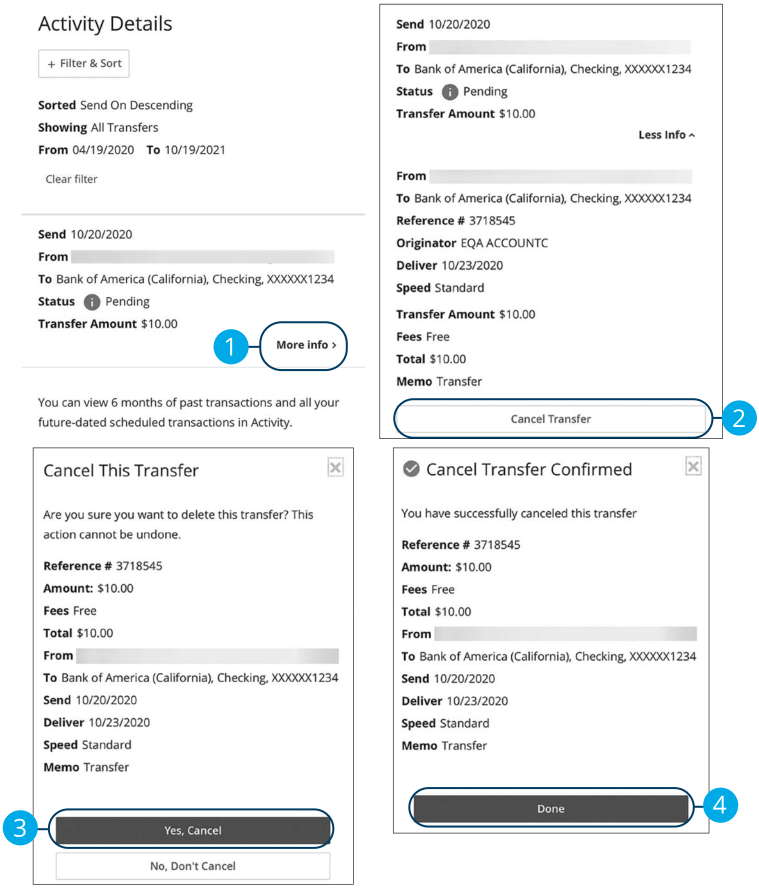
A. Use filters to sort the transfers.

B. Click the "Clear filter and show all" link to clear the filters and show all of your transfers.

C. Each transfer has a status. Click the icon to see the definitions for each status.

Canceling Transactions

You can also cancel pending transfers up until their process date.



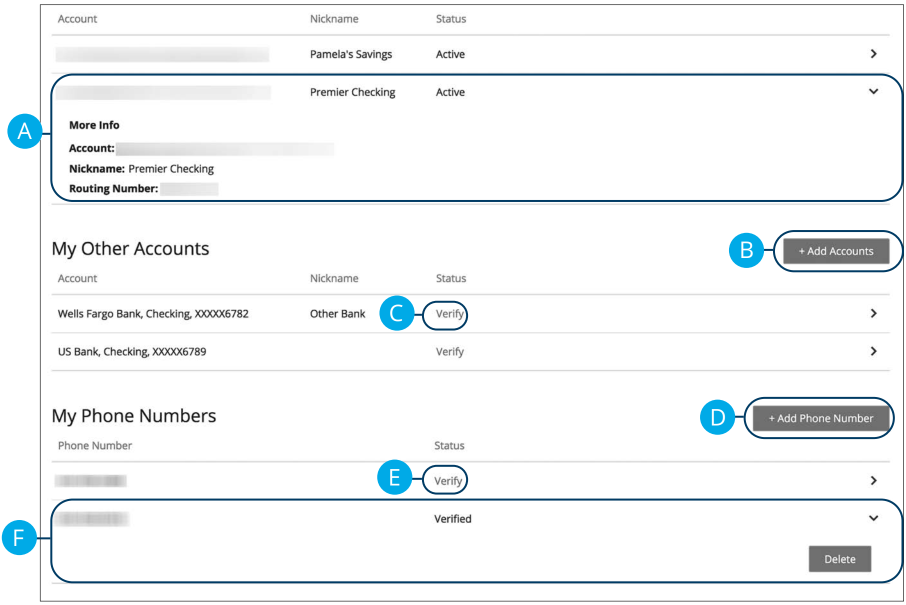
In the **External Transfer** tab, click **Activity**.

1. Click the "More Info" link next to the pending transfer you would like to cancel.
2. Click the **Cancel Transfer** button.
3. For recurring transfers, decide if you would like to cancel just the next recurring transfer, or all the remaining transfers.
4. Click the **Yes, Cancel** button.
5. Click the **Done** button when you are finished. The transfer's status will change to "Canceled."

Transactions

External Transfer Preferences

From the external transfer preference page you can view additional details about your accounts, add or verify new accounts or add or verify your phone numbers.



In the **External Transfer** tab, click **Preferences**.

A. Click on an account to view additional details.

B. Click the **Add Accounts** button to add a new account. See page 54 for more details.

C. Click the “Verify” link next to an account to verify it. See page 56 for more details.

D. Click the **Add Phone Number** button to add a new phone number.

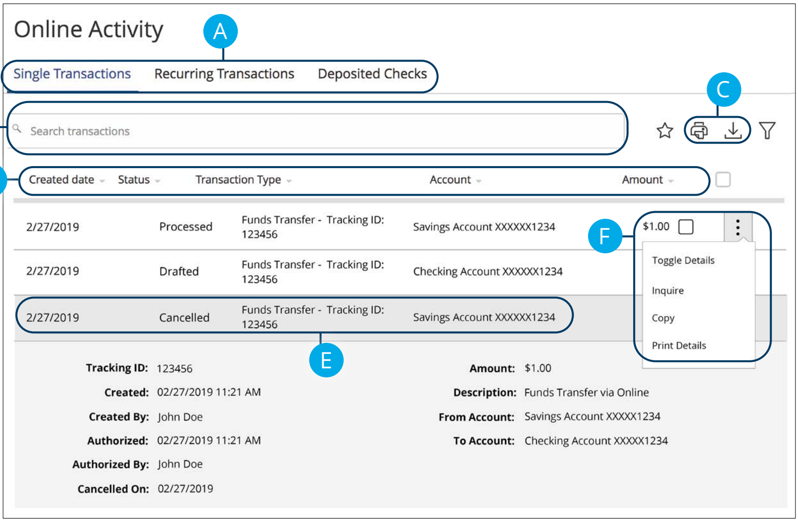
E. Click the “Verify” link next to a phone number to verify it.

F. Click on a phone number and click the **Delete** button to delete it.

Transactions

Online Activity Overview

All transactions initiated through Online Banking or through our app appear in the Online Activity. All single and recurring transactions, as well as deposited checks, show in the Online Activity along with stop payments and check reorders.



In the **Other** tab, click **Online Activity**.

A. Click an appropriate tab at the top to view **Single Transactions, Recurring Transactions** or **Deposited Checks**.

B. Use the search bar to find transactions within that account.

C. Print the Online Activity page by clicking the icon. Export your transactions into a different format by clicking the icon.

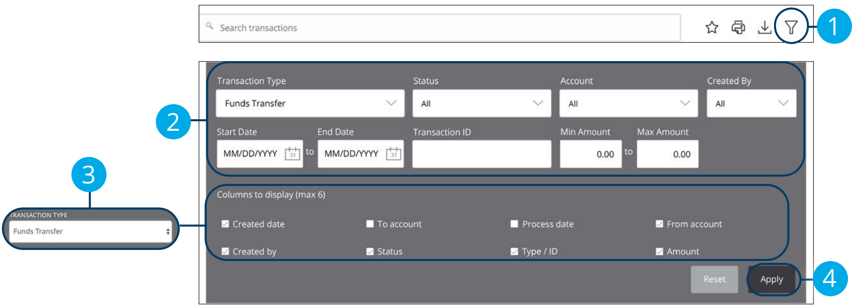
D. Click the ▼ icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.

E. Click on a transaction to view more details.

F. Click the ⋮ icon to perform additional functions.

Using Filters

The Activity Center can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for each time.

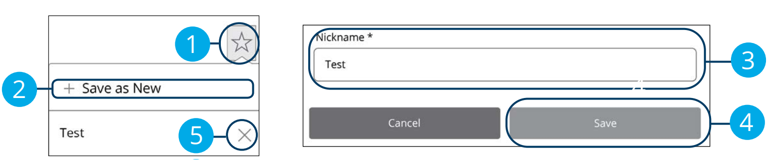


In the **Other** tab, click **Online Activity**.

1. Click the ▽ icon to create a custom view of your transactions.
2. Create a custom list of transactions using these filters.
3. Filter the type of transaction you are looking for using the "Transaction Type" drop-down. Column names with check boxes appear. Select up to six boxes.
4. Click the **Apply** button when you are finished.

Creating or Deleting Custom Views Using Favorites

After applying specific filters, you can save that view of the Online Activity to Favorites, making it easier and faster to search, print or export transactions. You can always delete Favorites if they are no longer useful.

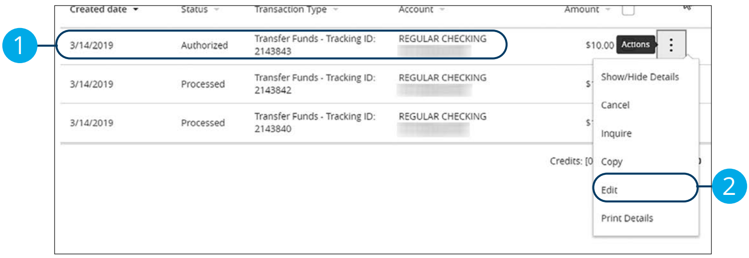


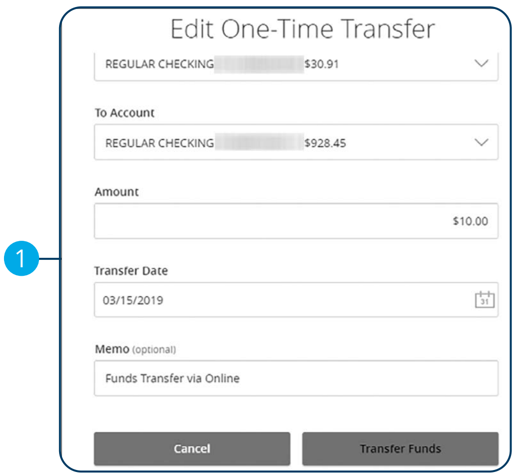
In the **Other** tab, click **Online Activity**.

1. Click the ☆ icon.
2. Click the "+ Save as New" link to create a new favorite template.
3. Enter a name for your new custom view.
4. Click the **Save** button when you are finished.
5. Click the **X** icon to remove a custom view from your Favorites.

Editing Transactions

The Online Activity Center only shows pending transactions initiated within Online Banking not yet posted to your account. The edit feature is not available for Loan payments.





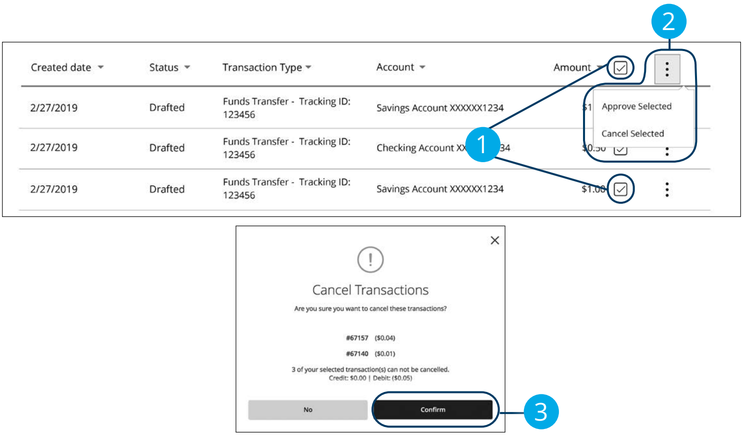
In the **Other** tab, click **Online Activity**.

1. Browse through your pending transaction and locate the transaction you would like to edit. Create a custom list of transactions using these filters.
2. Click the ⋮ icon and click "Edit."
3. Make the necessary edits and then click the **Transfer Funds** button when you are finished.

Note: If you edit a recurring transaction in the Single Transaction tab, you will only edit that single occurrence. To edit an entire series, you must visit the Recurring Transactions tab in the Online Activity.

Canceling Transactions

The Online Activity shows all pending transactions that have not posted to your account. You can also cancel pending transactions up until their process date.



In the **Other** tab, click **Online Activity**.

1. Browse through your pending transactions and check the box for each transaction you want to cancel. Check the box between Amount and Actions to select all transactions.
2. Click the ⋮ icon and click “Cancel Selected.”
3. Click the **Confirm** button when you are finished. The status then changes to “Canceled” on the Online Activity page.

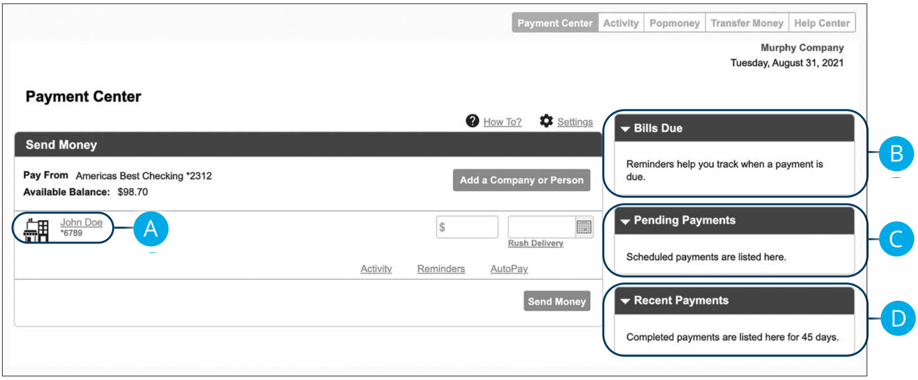
Note: If you cancel a recurring transaction in the **Single Transaction** tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the **Recurring Transactions** tab in the Online Activity.

Bill Pay

Overview

Bill Pay with Bell Bank allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments in one place.

The first time that you click the **Bill Pay** tab, you are asked to choose an account to use within Bill Pay and to accept the terms and conditions.



Click the **Bill Pay** tab.

A. All your payees are listed on the left side of your screen.

B. All your existing reminders appear in the right side panel.

C. Your pending transactions appear in the right side panel under “Pending Payments.”

D. You can view your transaction history for the last 45 days in the right side panel under “History Payments.”

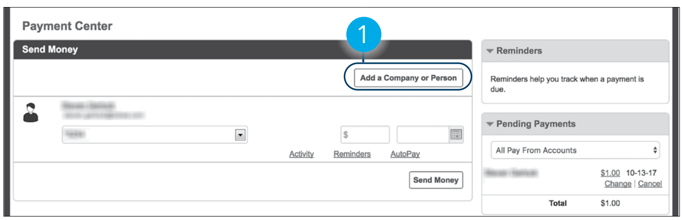
Bill Pay

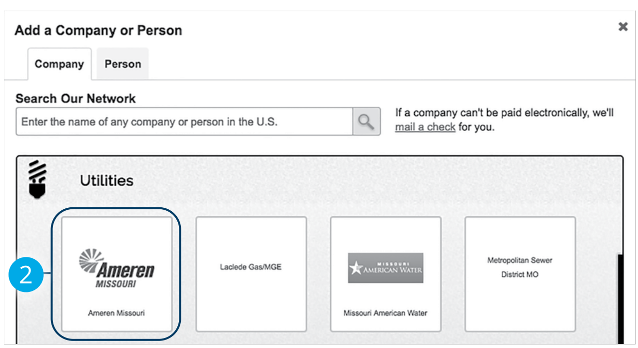
Creating a Payee

The individual that receives your payments is known as a payee. You can pay just about any company, loan or account using our bill pay system. The information printed on your bill is all you need to set up a company as a payee. When creating your payee, there are two types of companies you can add: Known and unknown.

Known Company

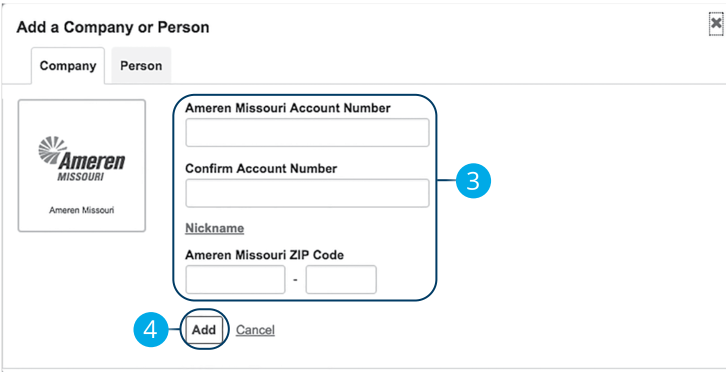
A Known Company is one that is preloaded in our database.





Click the **Payment Center** tab.

1. Click the **Add a Company or Person** button.
2. Select your company from the list.

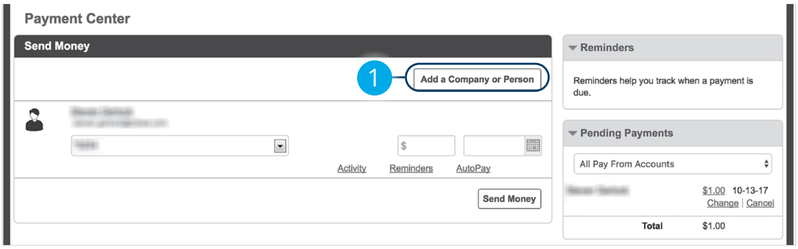


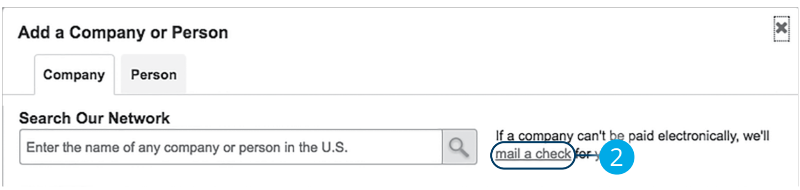
3. Enter the required information. Fields may vary depending on which company you are adding.

4. Click the **Add** button when you are finished.

Unknown Company

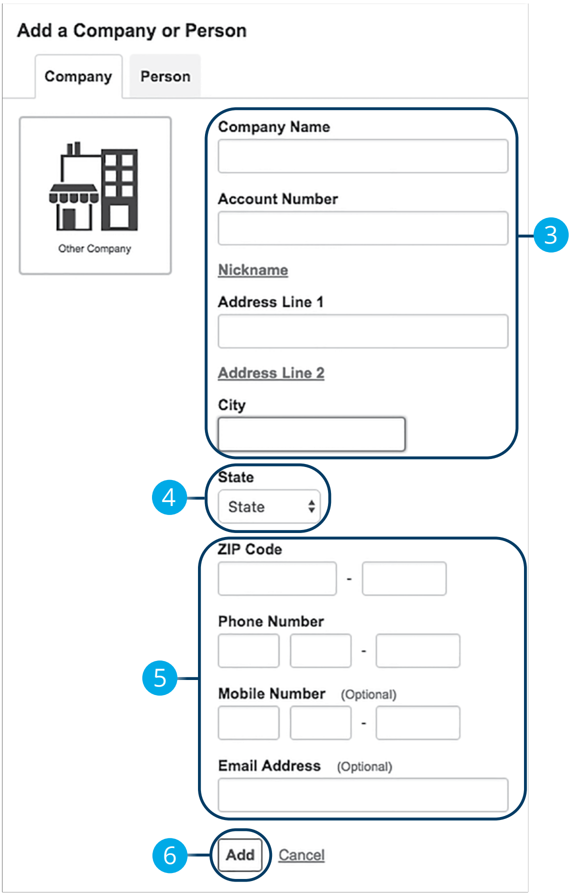
If you have a payee who is not in our system, no problem! You can add their contact information, but you may not be able to send a Rush Delivery or sign up for eBills.





Click the **Payment Center** tab.

1. Click the **Add a Company or Person** button.
2. Click the “mail a check” link.



3. Enter the company name, account number, street address and city.

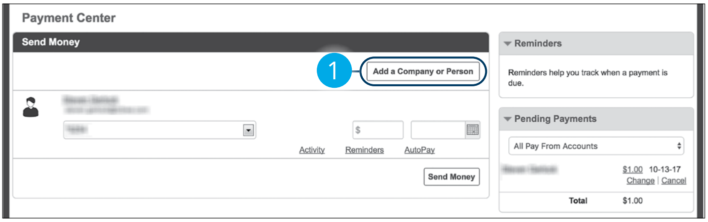
4. Select the state from the drop-down.

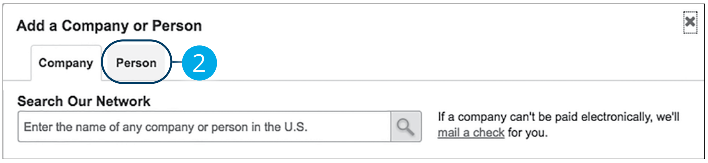
5. Enter the zip code, phone number, mobile number and email address.

6. Click the **Add** button when you are finished.

Person

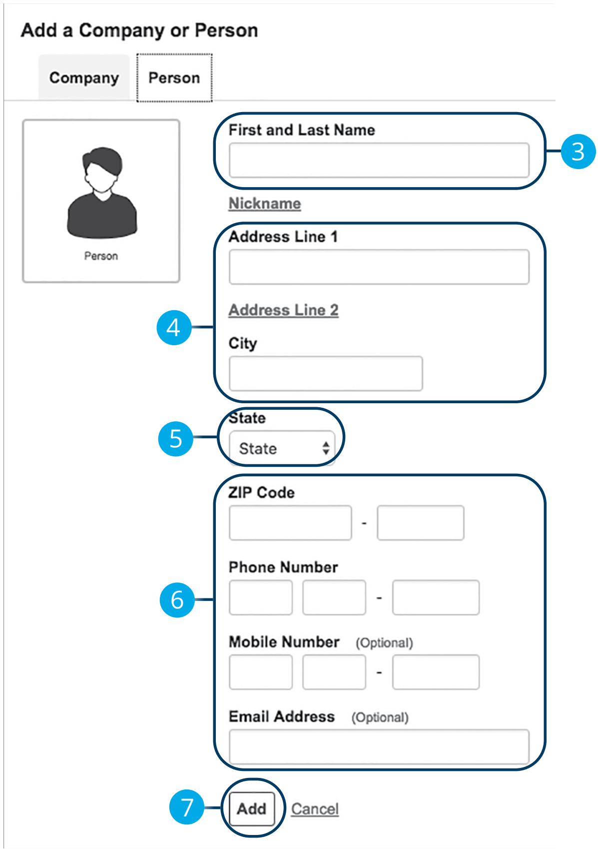
You can pay anyone, such as a baby-sitter, dog-walker or a freelance worker, by creating them as a payee in our online bill pay system.





Click the **Payment Center** tab.

1. Click the **Add a Company or Person** button.
2. Click the Person tab.

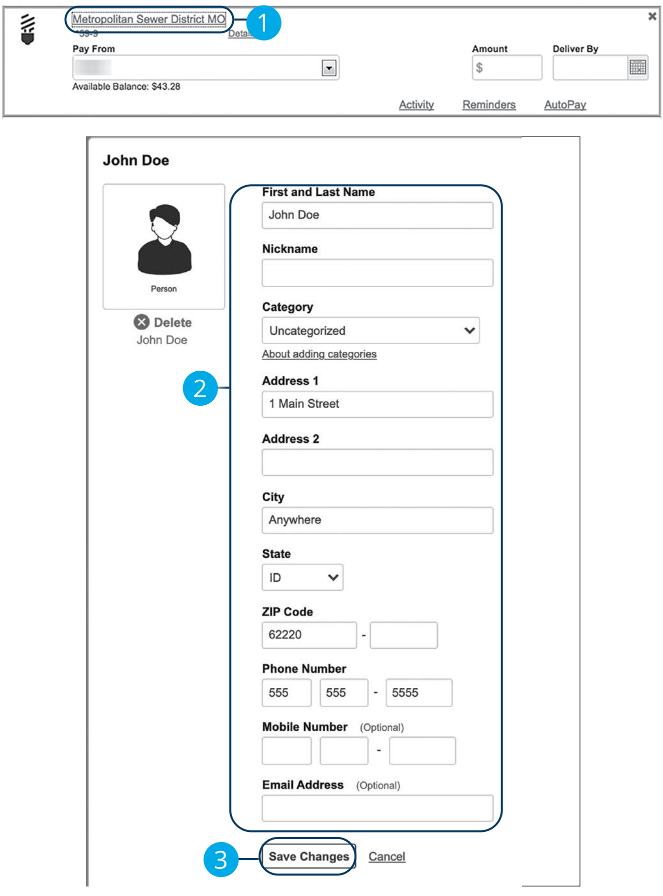


3. Enter the payee's first and last name.
4. Enter their street address and city.
5. Select the state from the drop-down.
6. Enter their zip code, phone number, mobile number and email address.
7. Click the **Add** button when you are finished.

Bill Pay

Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee's account number or contact information changes.



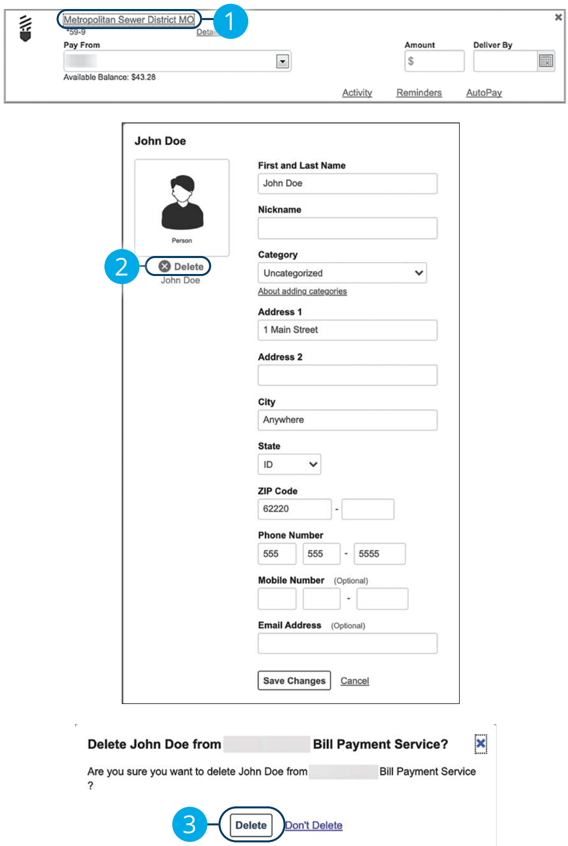
Click the **Payment Center** tab.

1. Select a payee.
2. Make the necessary changes.
3. Click the **Save Changes** button when are you finished making changes.

Bill Pay

Deleting a Payee

If a payee is no longer needed, you can permanently delete them. This does not erase data from an existing payment using that payee.



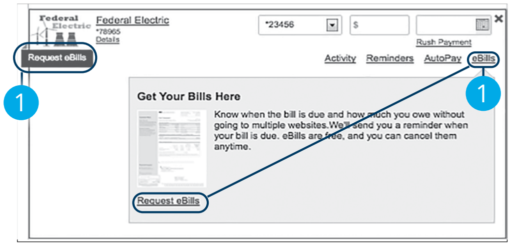
Click the **Payment Center** tab.

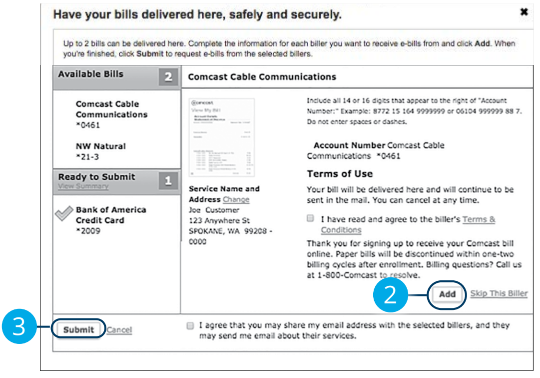
1. Select a payee.
2. Click the “Delete” link.
3. Click the **Delete** button to permanently delete your payee.

Bill Pay

eBills

You can go paperless and receive your bills electronically within our bill pay system. Major credit card companies, automotive finance companies and utility companies are preloaded in our system, and these present billers can be set up as an eBill.





Click the **Payment Center** tab.

1. Click on the  icon or “eBills” link.

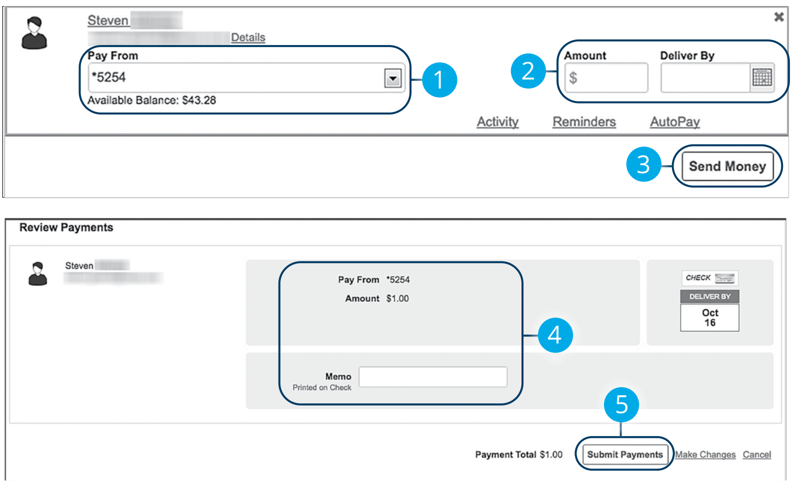
2. Click the **Add** button for each biller you would like to add to eBills.

3. Click the **Submit** button when you are finished.

Bill Pay

Schedule Payments

It is easy to pay your bills once you set up payees. When you click on the Payments tab, you will see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.



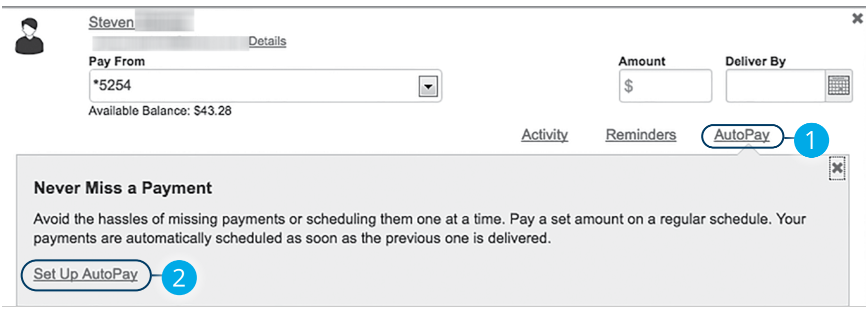
Click the **Payment Center** tab.

1. Use the drop-down and select an account to withdraw from.
2. Enter the amount of your bill and use the calendar feature to select the payment due date.
3. Click the **Send Money** button.
4. Review the payment information.
5. Click the **Submit Payments** button when you are finished.

Bill Pay

Automatic Payments

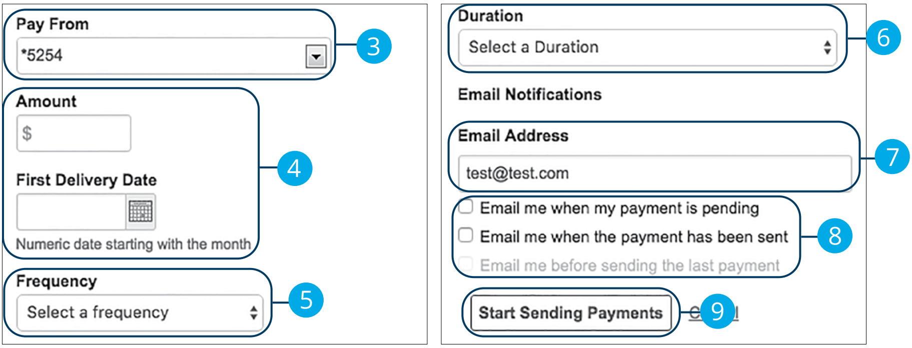
Our Automatic Payments feature keeps you ahead of your repeating payments. Setting up an automatic payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.



Click the **Payment Center** tab.

1. Click the “AutoPay” link

2. Click the “Set Up AutoPay” link.



3. Use the drop-down and select an account to withdraw from.

4. Enter the amount of your bill and use the calendar feature to select the payment due date.

5. Use the drop-down to select the frequency.

6. Select the duration of the payments using the drop-down.

7. Enter your email address.

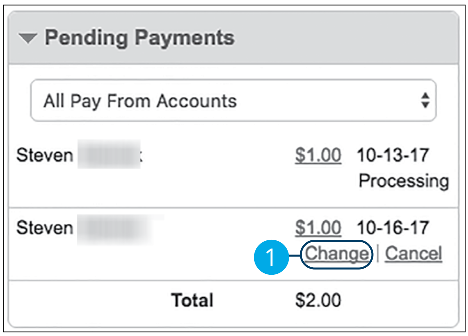
8. Check the appropriate boxes indicating when you would like to be notified.

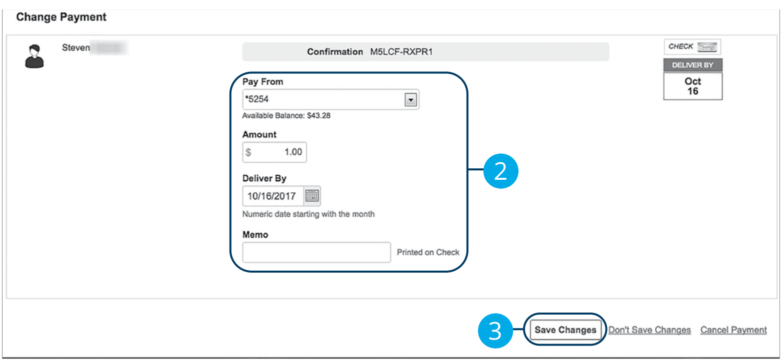
9. Click the **Start Making Payments** button when you are finished.

Bill Pay

Editing Pending Payments

You can change a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.





Click the **Payment Center** tab and locate the **Pending Payments** box.

1. Click the “Change” link.

2. Make the necessary changes.

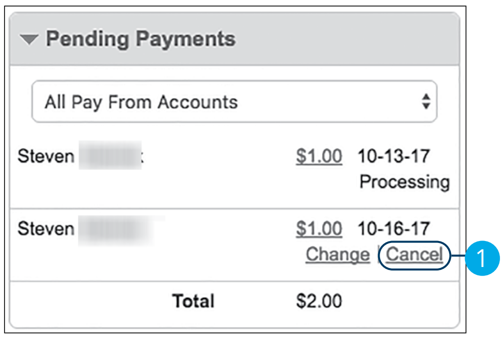
3. Click the **Save Changes** button when you are finished making changes.

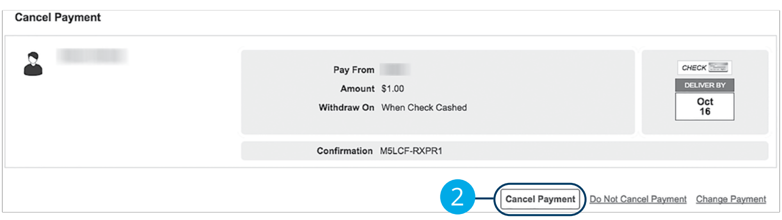
Note: There is a limited amount of time to edit a payment. If a pending payment does not show the option to make changes, you will be unable to edit the payment.

Bill Pay

Cancel Pending Payments

You can cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.





Click the **Payment Center** tab and locate the **Pending Payments** box.

1. Click the “Cancel” link if you do not wish to process the payment.

2. Click the **Cancel Payment** button to permanently delete your payment.

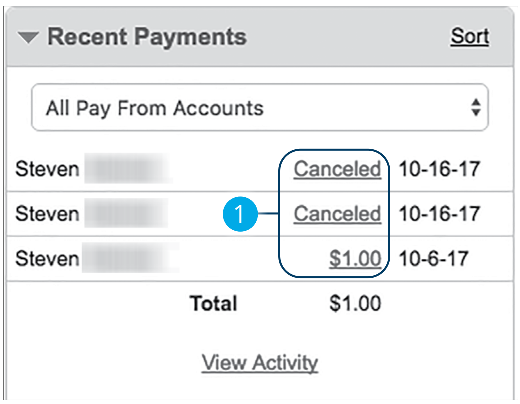
Note: There is a limited amount of time cancel a payment. If a pending payment does not show the option to cancel the payment, you will be unable to cancel the payment.

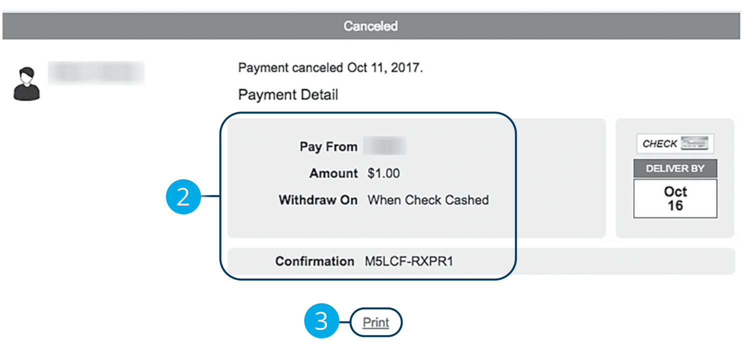
Bill Pay

Viewing Transaction Details

Single Transaction

You can view the details of a single transaction within the Recent Payments panel on the Payment Center page.





Click the **Payment Center** tab and locate the **Recent Payments** box.

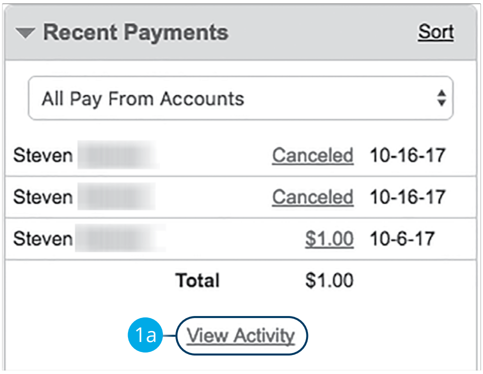
1. Click the status of the payment.

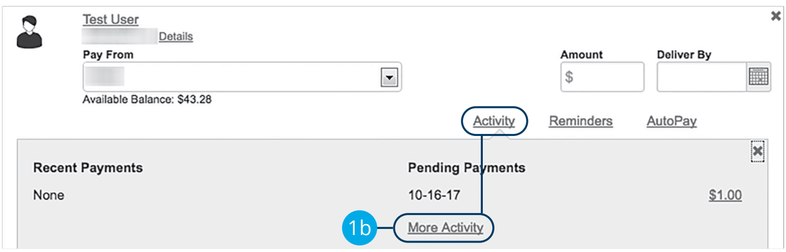
2. View payment details.

3. (Optional) Click the “Print” link to print payment details.

Multiple Transactions

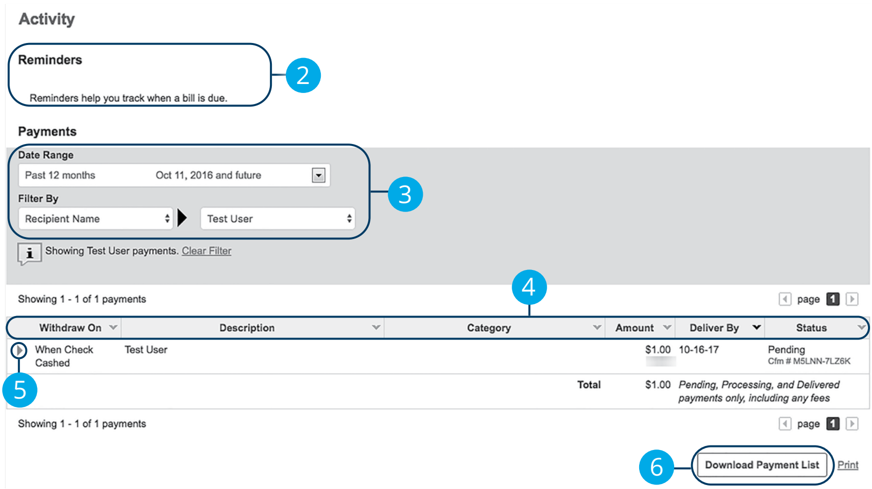
You can view all of your previous transactions or transactions sent to a specific payee from the Payment Center page.





Click the **Payment Center** tab and locate the **Recent Payments** box.

1. You can view all previous payments or payments that are sent only to a specific payee.
    - **a.** Click the “View Activity” link under the Recent Payments panel to view all payments.
    - **b.** Click the “Activity” link then the “More Activity” link under a specific payee to view all payments sent to that payee.

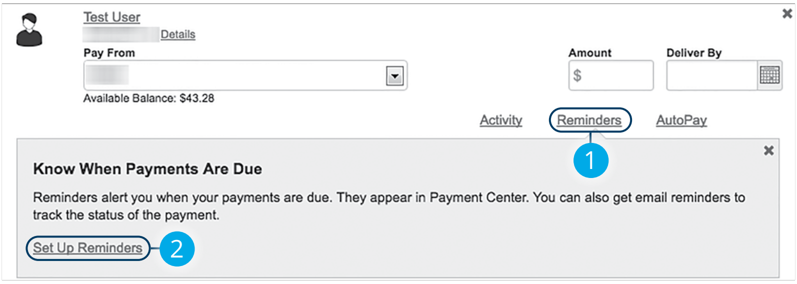


2. View your reminders set for this transaction.
3. Use the filters to help locate a specific transaction.
4. Click the icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.
5. Click the icon to view details of a specific transaction.
6. Click the **Download Payment List** button to keep a documented list of your transactions

Bill Pay

Creating a Reminder

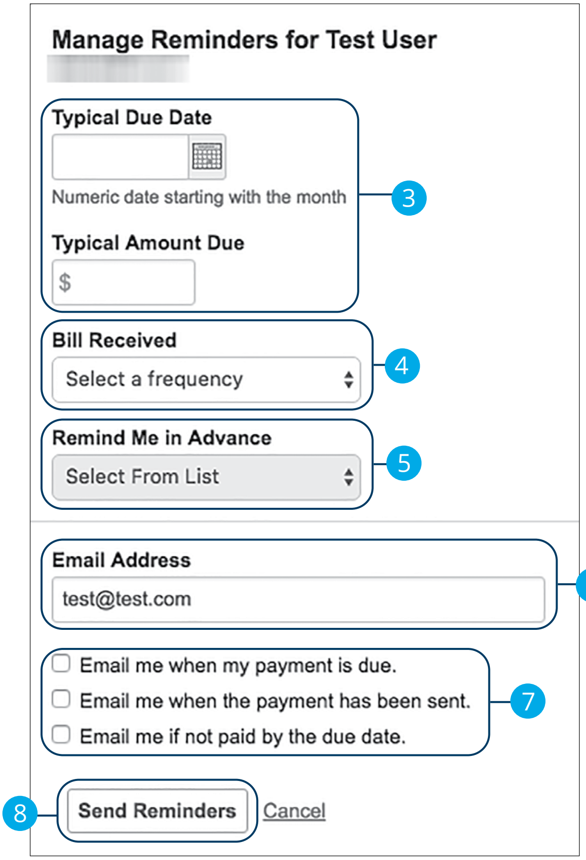
Setting up a reminder within your online bill pay can help you make sure all of your bills get paid on time. You can set up reminders to let you know when an eBill is available, a recurring payment processes or when a transaction is scheduled. You can also choose if you want to receive your alerts by email or mobile.



Click the **Payment Center** tab.

1. Click the "Reminders" link.

2. Click the "Set Up Reminders" link.



3. Use the calendar feature to select the typical due date and the amount due.

4. Use the "Bill Received" drop-down and select the frequency of the bill.

5. Use the drop-down and choose when to receive a notification.

6. Enter your email address.

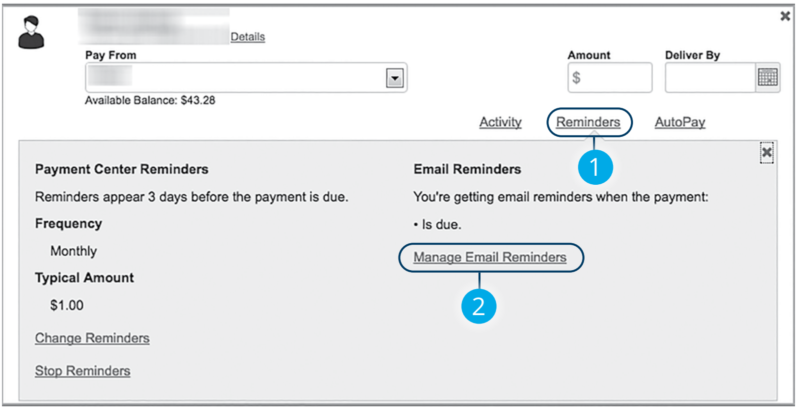
7. Check the appropriate boxes indicating when you would like to be notified.

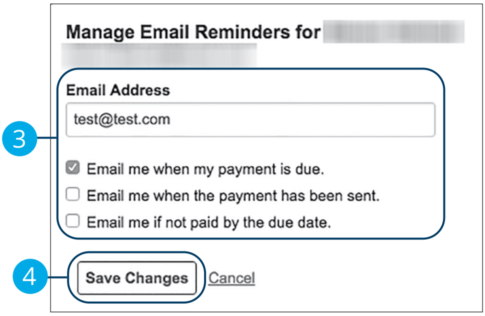
8. Click the **Send Reminders** button when you are finished.

Bill Pay

Managing Reminders

You can manage which reminders you would like sent to your email.





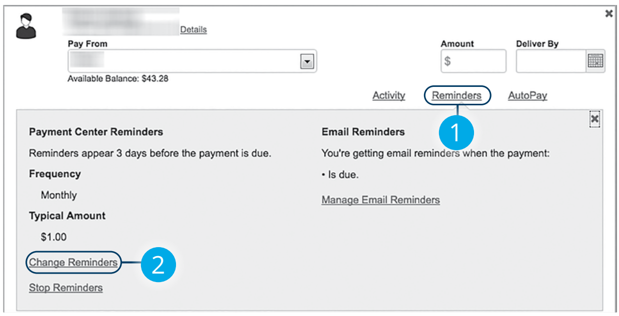
Click the **Payment Center** tab.

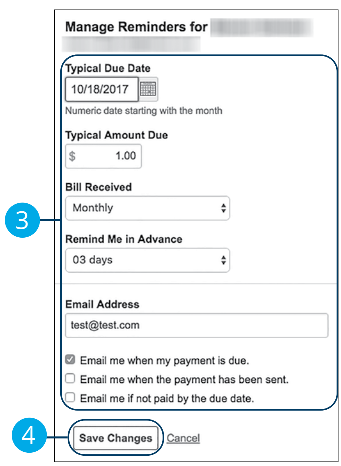
1. Click the "Reminders" link.
2. Click the "Manage Email Reminders" link.
3. Make the necessary changes.
4. Click the **Save Changes** button when you are finished making changes.

Bill Pay

Editing Reminders

If details to a payment change, you can make updates to your existing reminders to ensure all payments are paid on time.





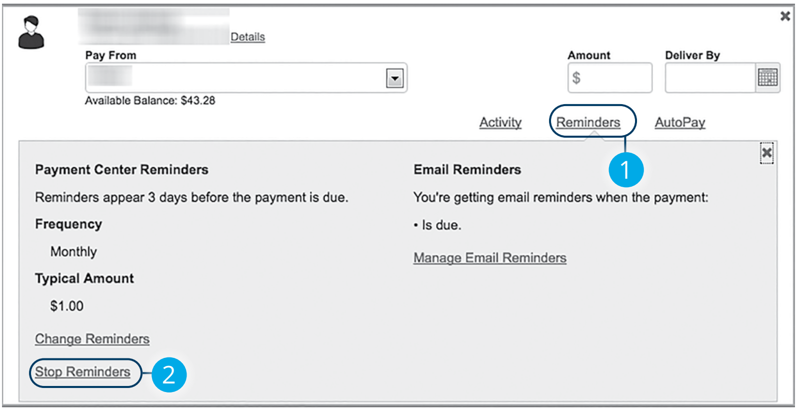
Click the **Payment Center** tab.

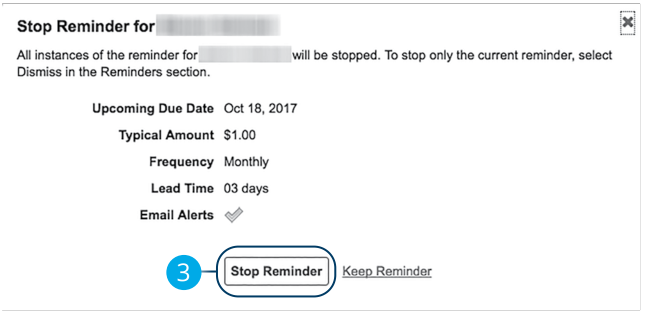
1. Click the “Reminders” link.
2. Click the “Change Reminders” link.
3. Make the necessary changes.
4. Click the **Save Changes** button when you are finished making changes.

Bill Pay

Deleting Reminders

You can remove an existing reminder if it is no longer needed.





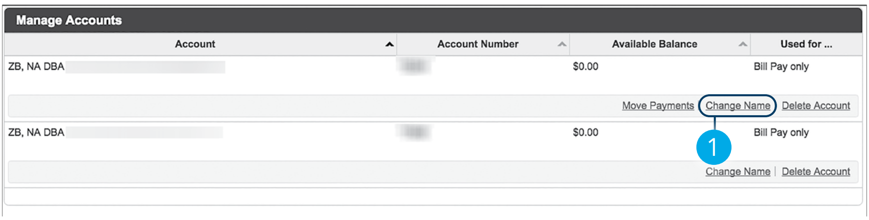
Click the **Payment Center** tab.

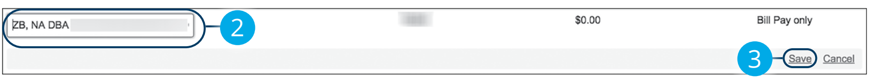
1. Click the “Reminders” link.
2. Click the “Stop Reminders” link.
3. Click the **Stop Reminder** button when you are finished making changes.

Bill Pay

Editing Account Name

Within the Account tab, you can edit an account nickname at anytime.





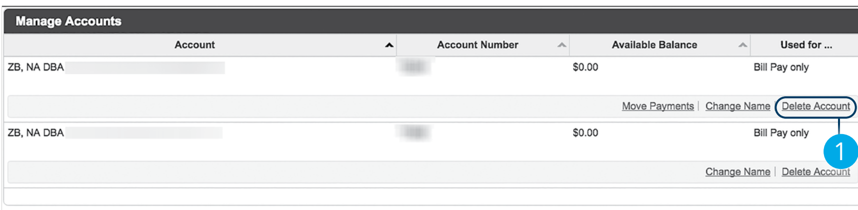
Click the **Accounts** tab.

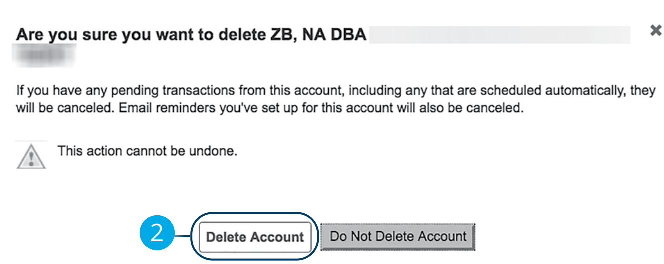
1. Click the “Change Name” link.
2. Make the necessary changes.
3. Click the “Save” link when you are finished making changes.

Bill Pay

Deleting an Account

If an account is no longer needed or you have a new account, you can easily delete the account, but it does not erase data from an existing payment using this account.





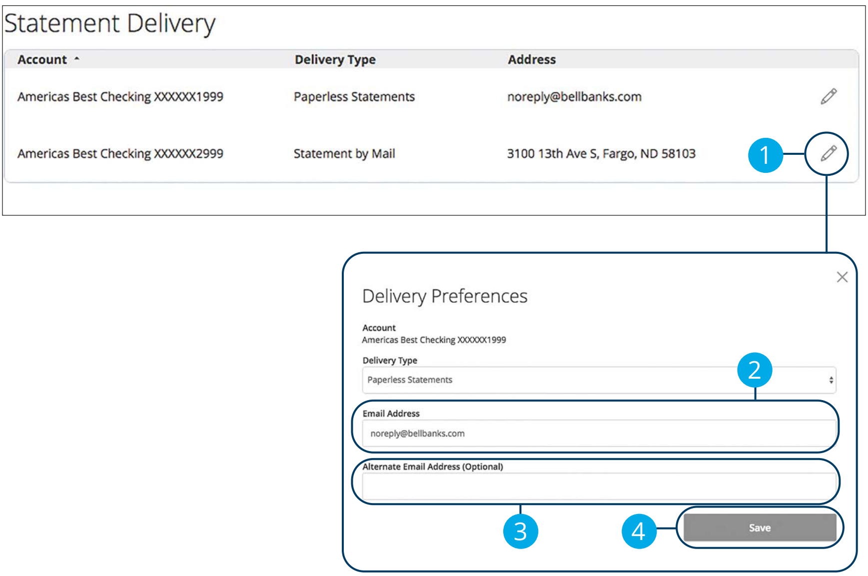
Click the **Accounts** tab.

1. Click the “Delete Account” link.
2. Click the **Delete Account** button to permanently remove an account.

Additional Features

Paperless Enrollment

You can change how you like to receive your monthly statements for your primary account. Paper statements are physically delivered to you in the mail, while E-Statements are available to view anytime in online banking for up to 7 years!



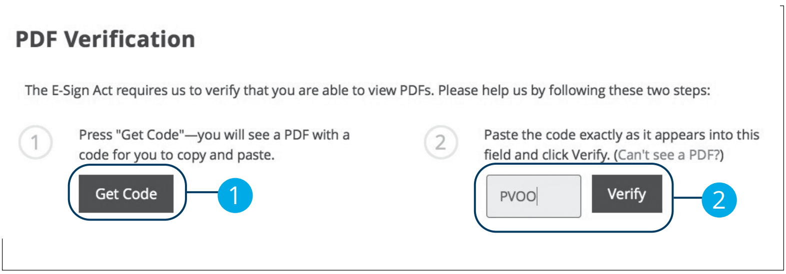
In the **Statements** tab, click the **Paperless Enrollment.**

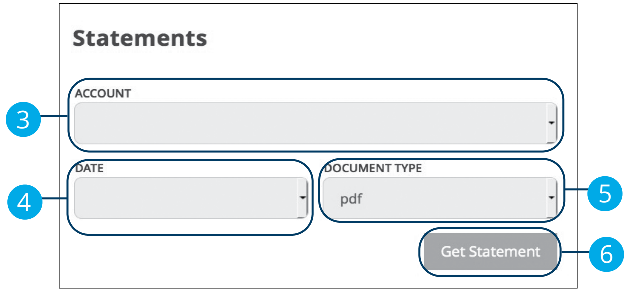
1. Edit or add a delivery destination by clicking the icon at the end of the account line.
2. Use the drop-down to choose your **Delivery Type**.
3. Add or change your email address.
4. Click the **Save** button when you are finished.

Additional Features

Statements

The Statements feature is a great virtual filing system for your bank statements, saving paper and space in your home or office. By storing your statements electronically, your account information is always readily available when you need it.





In the **Statements** tab, click **View Statements**.

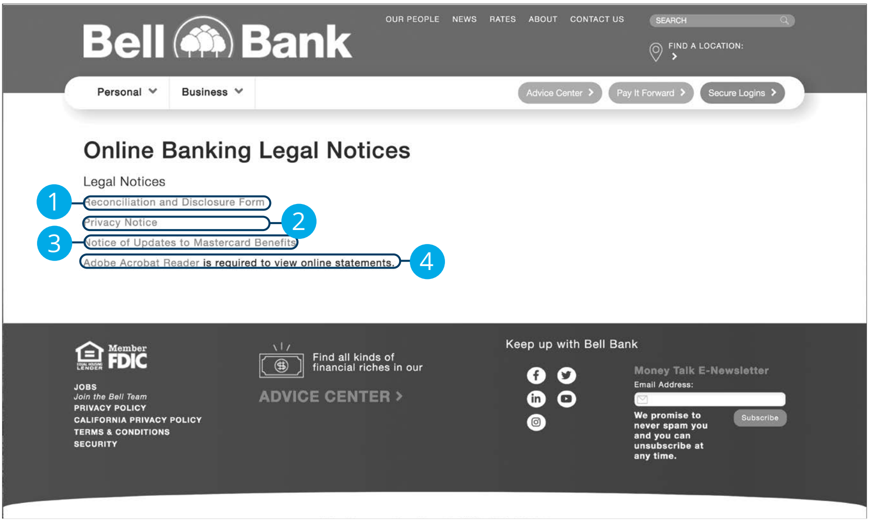
1. Click the **Get Code** button to verify that you can view a PDF.
2. A PDF with a code appears. Type the code into the verification field and click the **Verify** button.
3. Choose an account to work with using the “Account” drop-down.
4. Choose a date for the statement using the “Date” drop-down.
5. Use the “Document Type” drop-down to select a file format.
6. Click the **Get Statement** button when you are finished.

Additional Features

Reconciliation & Disclosures

This link takes you to the Legal Notices page on bell.bank. You'll find:

- A downloadable reconciliation form to help you balance your checkbook
- A link to Bell Bank's privacy policy
- A link to download Adobe Acrobat Reader for viewing online statements



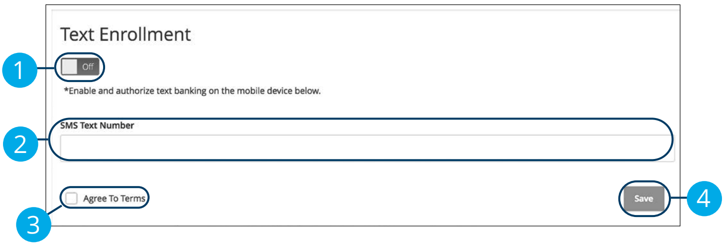
In the **Statements** tab, click the **Reconciliation & Disclosures.**

1. To download the reconciliation form (PDF), click **Reconciliation and Disclosure Form.**
2. To review Bell's privacy policy, click **Privacy Notice.**
3. To review updates to Mastercard benefits, click **Notice of Updates to Mastercard Benefits.**
4. To download Adobe Acrobat Reader, click **Adobe Acrobat Reader.**

Additional Features

Text Banking

Text Banking allows you to manage your accounts on the go. Once enrolled, you can check balances, review account history and transfer funds from your Online Banking account using any text-enabled device.



In the **Alerts** tab, click **Text Banking**.

1. Toggle the **Text Enrollment** switch from “Off” to “On.”
2. Enter your SMS text number.
3. Read the terms and conditions and check the box next to “Agree To Terms.”
4. Click the **Save** button when you are finished.

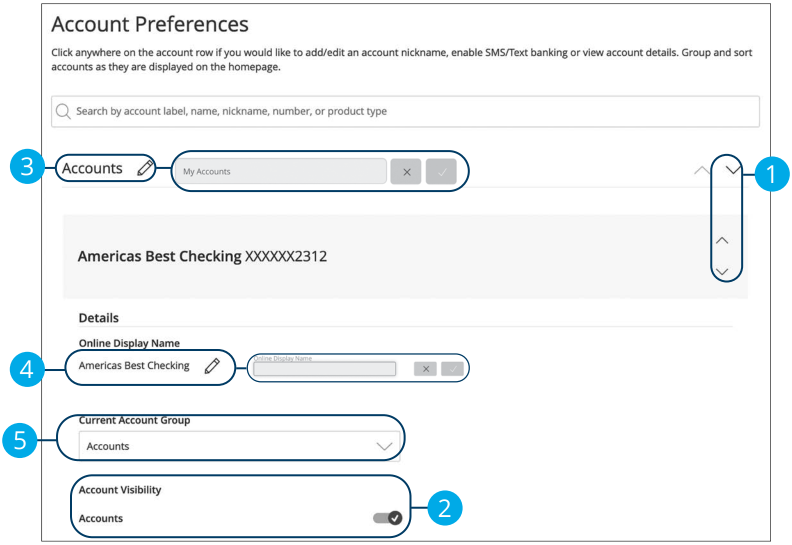
Note: To view your account in Text Banking, visit Account Preferences and click enable.

Commands for Text Banking	
Text Command Options to #226563	**for the Following Information:**
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
TRA <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on text banking
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)
START	Enable message send/receive for text banking
MORE	Repeats the previous BAL or HIST request

Additional Features

Account Preferences

The Home page and your accounts should appear in a way that is fitting for you. The names of accounts, order in which they appear on the Home page, order of account groups and names of account groups can be changed in Account Preferences to suit your needs.



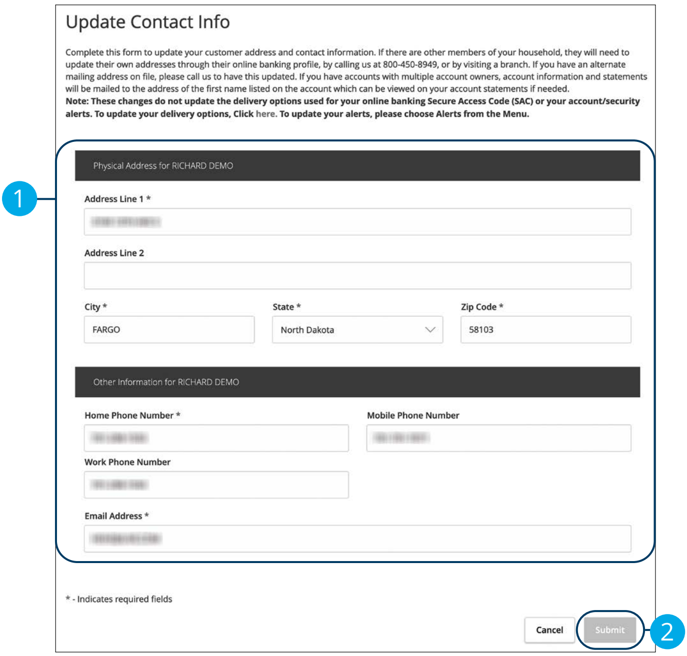
In the **Other** tab, click **Account Preferences**.

1. Select the up or down arrows on the right side to change the order that your accounts appear in.
2. Use the **Account Visibility** switch to toggle whether or not your account is visible on the Home page.
3. Click the icon to change the nickname of a group or an account. Make your changes and click the check mark to save it.
4. Click the icon to change the Online Display Name of an account. Make your changes and click the check mark to save it.
5. Use the “Account” drop-down to change the group that account is in.

Additional Features

Updating Your Contact Info

It is important to keep Bell Bank updated with your most current contact information. We have made it simple for you to edit your personal data.



In the **Other** tab, click **Update Contact Info**.

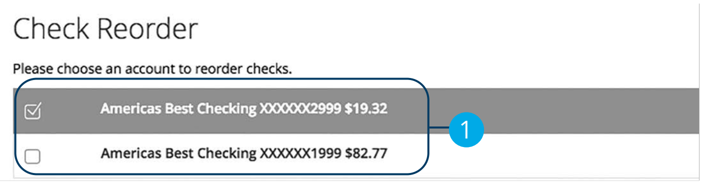
1. Update your contact information, including mailing address, phone numbers and email address.
2. Click the **Submit** button when you are finished.

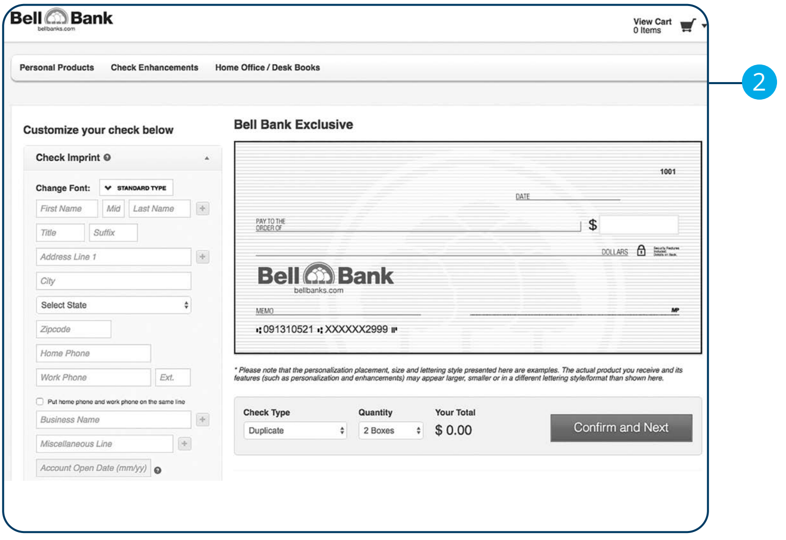
Note: This does not change your secure access delivery points. To make changes to your secure delivery information, visit the **Security Preferences** tab and edit Secure Delivery.

Additional Features

Order Checks

You can conveniently order Bell Bank checks online at any time on our trusted vendor's website.





In the **Other** tab, click on **Order Checks**.

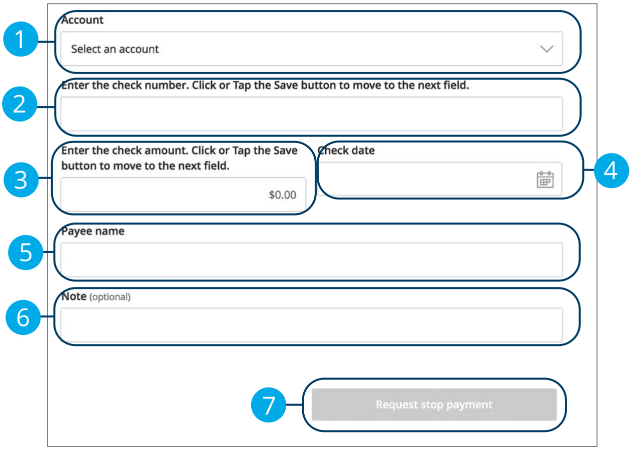
1. Choose the account you want checks ordered for.
2. Complete your order on our vendor's website.

Note: To order deposit tickets or withdrawal tickets for savings accounts, please contact us at 866-221-1136.

Additional Features

Stop Payment Request

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being processed. Once approved, the stop payment remains in effect for a specific amount of time. If you need the current fee information, please call us during our business hours at 866-221-1136.



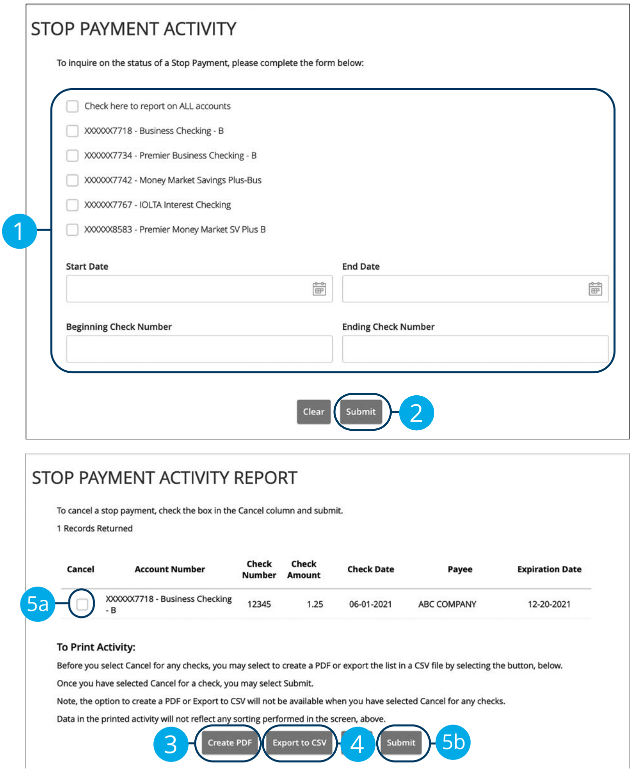
In the **Other** tab, click **Stop Payments**.

1. Select the appropriate account using the drop-down.
2. Enter the check number.
3. Enter the amount.
4. Enter the date of the check using the calendar.
5. Enter the payee.
6. (Optional) Enter a note.
7. Click the **Request stop payment** button when you are finished.

Additional Features

Stop Payment Activity

Inquire on the status of and cancel stop payment requests.



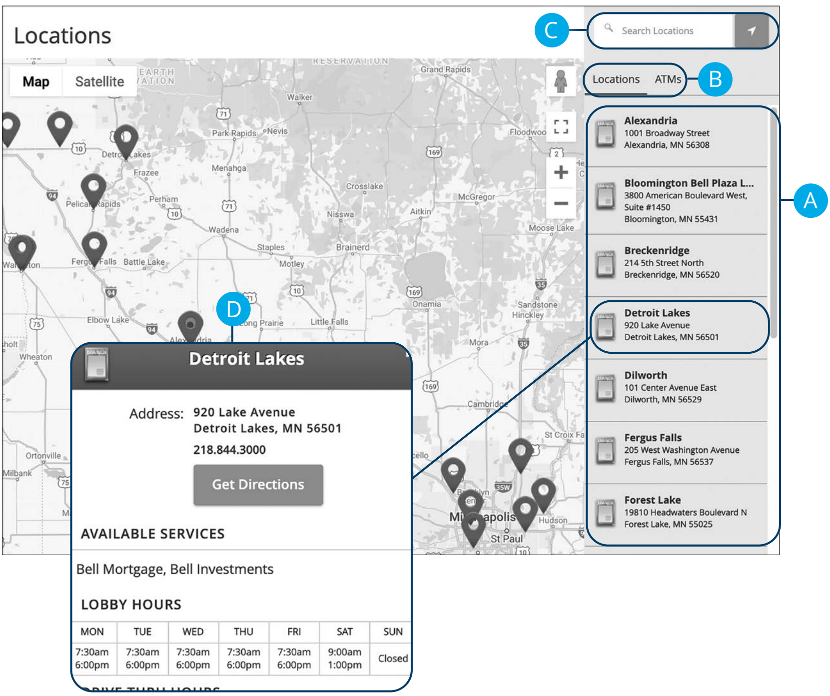
In the **Other** tab, click **Stop Payment Activity**.

1. Enter the required search information.
2. Click the **Submit** button
3. Click the **Create PDF** button to create a PDF list of the stop payment activity report.
4. Click the **Export to CSV** button to export a CSV list of the stop payment activity report.
5. To cancel a stop payment:
    a. Check the box next to the stop payment you would like to cancel.
    b. Click the **Submit** button.

Additional Features

Locations and ATMs

If you need to locate a Bell Bank branch or ATM, the interactive map below can help you find locations nearest you. If your device's location services feature is turned off or your location in unavailable, a general list of branches appears.



In the **Other** tab Click on the **Locations & ATMs** tab.

A. Details about branches or ATMs are displayed on the right-hand side.

B. You can locate a Bell Bank branch or an ATM by clicking the appropriate button.

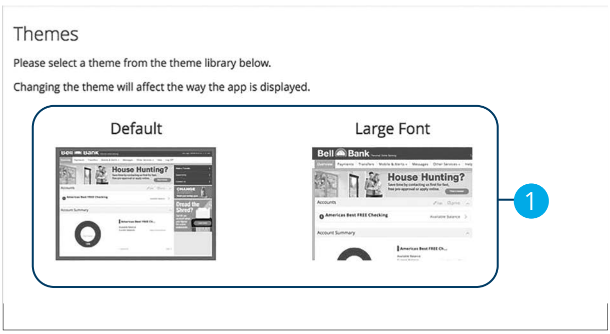
C. The search bar allows you to find specific Bell Bank branches.

D. Bell Bank locations or ATMs are marked along with your location. Click a branch for additional details such as phone numbers, directions, lobby hours and drive-thru hours.

Additional Features

Themes

We want Personal Online Banking to match your personality and feel comfortable, which is why you can customize your themes. Once selected, these change are applied immediately on all of your devices.



In the **Other** tab, click **Themes**.

1. Click on a theme to change it.

Note: Choosing a different theme may change your selected language or the placement of options within Online Banking.

Additional Features

Accessibility

We want to provide online banking that is usable and accessible to everyone. High contrast mode lightens the menu on the left hand side for better visibility.

In the **Other** tab, click the **Accessibility**.

1. Check the box next to “Enable high contrast mode.”

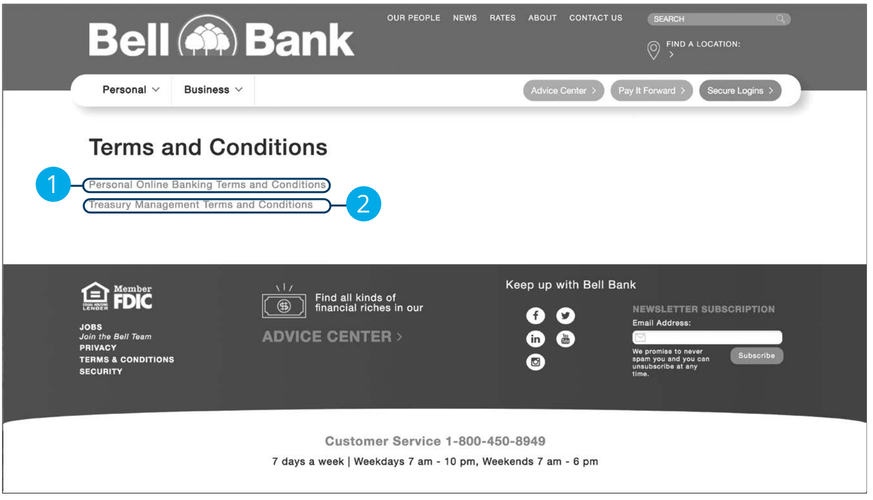
Additional Features

Terms & Conditions

This link takes you to the Terms and Conditions page on bell.bank.
You'll find:

- Downloadable terms and conditions for Personal Online Banking
- Downloadable terms and conditions for Treasury Management

Adobe Acrobat Reader is required.



In the **Other** tab, click **Terms & Conditions**.

1. To download the terms and conditions for Personal Online Banking (PDF), click **Personal Online Banking Terms and Conditions.**
2. To download the terms and conditions for Treasury Management (PDF), click **Treasury Management Terms and Conditions.**

Bell Bank

Member FDIC | 26813

EQUAL HOUSING LENDER